

PREPARATION

MONTH _____ EXPECTED INCOME _____

FINANCIAL TASKS FOR THE MONTH

✓	TO-DO LIST

What I’m saying no to this month: _____

Any irregular spending to expect: _____

Tip: Keep at least one month’s worth of expenses in your checking account. This way, you won’t have to stress over due dates or paydays, allowing you to focus your financial energy on bigger goals.

SUN	MON	TUES	WED	THURS	FRI	SAT

A series of ten slanted parallel lines, likely a decorative element or a placeholder for a logo.

[illegible]

REFLECTION

MONTH _____

ACTUAL INCOME	
ACTUAL FIXED EXPENSES	(MINUS)
ACTUAL VARIABLE EXPENSES	(MINUS)
TOTAL DIFFERENCE	(EQUALS)
PLAN FOR DIFFERENCE	

WINS:

SETBACKS:

REFLECTING AT THE PREPARATION NOTES FROM THIS MONTH

How many financial tasks did I complete from the to-do list?

How well did I say “no” to what I committed to?

How did I budget for the irregular spending?

REFLECTION NOTES:
