

Worksheet 2

My Money Goals

Write one real goal for each time frame. Give every goal a dollar amount and a target date. Be specific — vague goals do not get reached.

SHORT-TERM (within 1 year)

Goal: _____

Amount and target date: _____

MEDIUM-TERM (1 to 5 years)

Goal: _____

Amount and target date: _____

LONG-TERM (5+ years)

Goal: _____

Amount and target date: _____

Worksheet 3

Monthly Income and Expenses

Fill in your income first, then your expenses below. Use take-home (net) figures. Income minus expenses equals your monthly bottom line.

MONEY IN

Income Source	Monthly Amount
Main job (take-home pay)	
Second job / side work	
Other income	
TOTAL INCOME	

MONEY OUT

Expense	Fixed / Variable	Monthly Amount
Rent / housing	Fixed	
Utilities	Variable	
Car / transport	Fixed	
Insurance	Fixed	
Phone	Fixed	
Groceries	Variable	
Eating out / fun	Variable	
Other		
TOTAL EXPENSES		

Income minus expenses = my bottom line: \$ _____

Worksheet 4

My Pay-Yourself-First Plan

Set up the automatic transfer with your bank this week. Once it is running, you have already done the hardest part.

My monthly take-home income is: \$ _____

I will pay myself, to start (%): _____

That comes to this dollar amount each month: \$ _____

It will move automatically on this day of the month: _____

It will transfer into this account: _____

Worksheet 5

My Three Accounts

Separate accounts protect each kind of money. Build all three over time.

My savings account is / will be at: _____

My retirement account is a (401k / IRA): _____

My brokerage account is / will be opened at: _____

The next account I need to open is: _____

I will open it by this date: _____

Worksheet 6

My Emergency Fund Target

Start with a \$1,000 starter fund, then build to three months of essentials, then six.

My essential monthly expenses: \$ _____

Multiply by 3 — my minimum target is: \$ _____

Multiply by 6 — my full target is: \$ _____

My STARTER goal (first milestone) is: \$1,000 _____

I will save this much toward it each month: \$ _____

Months until I reach \$1,000: _____

Worksheet 7

My Retirement Plan

Whether you have a 401(k) at work or open your own IRA, start contributing as much as you reasonably can — and grow it from there.

Does my job offer a 401(k)? (Yes / No) _____

Employer match is up to (%): _____

I currently contribute (%): _____

Contribution needed for the full match (%): _____

If no 401(k), I will open an IRA at: _____

My plan to raise contributions over time: _____

Worksheet 8

See Your Own Compounding

Search online for a free “compound interest calculator” and enter your own numbers. Fill in what you find.

Amount I can invest each month: \$ _____

Years until I am 65: _____

Assumed yearly return, try 7 (%): _____

Total I will have contributed myself: \$ _____

Projected value at 65: \$ _____

Growth created by compounding: \$ _____

Worksheet 9

My Investing Plan

Simple, steady, and automatic is what wins. Decide your rules ahead of time, then follow them through any market.

Money I will invest each month: \$ _____

It will be invested automatically on this day: _____

My core foundation investment will be: _____

I will hold it inside this account: _____

My rule when the market drops: I will _____

One investing book I plan to read: _____

Worksheet 10

My Debt Plan

List every debt you owe. If you have none, excellent — your plan is simply to keep it that way.

Debt	Amount Owed	Interest Rate	Pay-Off Order

My credit card rule from today forward: Pay the full balance, every month, no exceptions.

Worksheet 11

Growing the Gap

Wealth lives in the gap between what you earn and what you spend. Widen it from both ends — by earning more and by living below your means.

One skill I will build this year: _____

How I will build it: _____

One possible second stream of income: _____

Share of my next raise I will save (%): _____

One “look-wealthy” expense I will skip: _____

Worksheet 12

My Annual Money Review

Once a year, sit down and answer these honestly. The principles do not change, but your answers will.

Did I hit my savings and investing goals this year? _____

Why or why not? _____

Has my income changed? Have I increased what I pay myself to match? _____

Is my emergency fund still the right size for my life today? _____

Are my goals still the right goals — or do they need updating? _____

Any new debt? What is my plan to clear it? _____

Is my money still automated and quietly working without me? _____

What is my single most important money goal for the year ahead? _____