

Take a snapshot before you make a plan

Write down your current savings, debt, monthly expenses, and future goals in one place. This is not about having perfect numbers - it is about seeing where you stand today and identifying changes that could create more flexibility, stability, and choice later.

Freedom is different for everyone. Your goal might be retiring earlier, working fewer hours, building savings, starting a business, moving, traveling, or simply feeling less financial pressure.

1. WHERE I AM TODAY

Cash savings: \$ _____

Emergency fund: \$ _____

Retirement / investment accounts: \$ _____

Other savings / assets: \$ _____

Total debt: \$ _____

Average essential monthly expenses: \$ _____

Average total monthly spending: \$ _____

Monthly amount I currently save / invest: \$ _____

2. MY DEBT SNAPSHOT

Debt	Balance	Monthly Payment	Priority / Notes

3. WHAT I WANT MY FUTURE TO LOOK LIKE

The age or life stage when I want more freedom:

What more freedom would let me do:

My retirement or long-term savings goal:

My ideal monthly living cost later:

A major goal I want to fund:

4. CHANGES THAT COULD CREATE MORE OPTIONS

☐ Reduce one recurring monthly expense

☐ Increase retirement contributions

☐ Increase automatic savings

☐ Create an extra income stream

☐ Pay down one high-priority debt

☐ Lower future housing / transportation costs

☐ Build a larger emergency fund

☐ Learn a skill that could increase income

5. MY NEXT THREE MOVES

1. In the next 30 days I will:

2. In the next 90 days I will:

3. This year I will:

MY FREEDOM NUMBER - FOR NOW

Monthly amount that would give me more breathing room:

\$

One change that would make the biggest difference:

You do not need every answer today. A clearer direction is enough to start.