

Freedom on Less

Spend less. Grow more. Live freer.

Monthly Money Check-In

A quick review before you start a new month.

Month: _____

Year: _____

Take 10 minutes to look back before you plan forward.

Notice what worked, what cost more than expected, and the one or two changes that would help next month.

1. THIS MONTH AT A GLANCE

Income

\$ _____

Spent

\$ _____

Saved

\$ _____

Debt Paid

\$ _____

2. WHAT WORKED WELL?

What did I do well with spending, saving, planning, or debt?

3. WHAT COST MORE THAN EXPECTED?

Where did I overspend, underestimate, or get surprised?

4. WHAT DO I WANT TO CHANGE NEXT MONTH?

One expense to reduce

One habit to keep

NEXT MONTH'S MONEY PRIORITIES

Savings goal: _____

Debt goal: _____

Spending focus: _____

One sentence to remember next month: _____

Progress gets easier to see when you stop and look back.

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