



WELFARE TO WEALTH™

— FINANCIAL SERIES —

01

MONTHLY BUDGET & CASH FLOW *Planner*

KNOW WHAT IS COMING IN.
KNOW WHERE IT IS GOING.
MAKE EVERY DOLLAR INTENTIONAL.



STABILITY → OWNERSHIP → LEGACY



My Monthly Money Snapshot

Month: _____

Year: _____



MONEY COMING IN

Income Source	Expected	Actual
Primary Employment	\$	\$
Secondary Employment	\$	\$
Self-Employment / Side Income	\$	\$
Child Support / Other Household Income	\$	\$
Other Income	\$	\$
TOTAL CASH INCOME	\$	\$



BENEFITS & RESOURCES

Resource	Estimated Value
SNAP / Food Assistance	\$
Housing Assistance	\$
Childcare Assistance	\$
Transportation Assistance	\$
Other Resources	\$
TOTAL BENEFITS / RESOURCES	\$



MY MONTHLY STARTING POINT

Cash Income

\$ _____

Benefits / Resources

\$ _____

Cash Available to Budget

\$ _____



WEALTH PRINCIPLE:

Benefits and resources can support your transition, but your cash-flow plan should show you how you're building toward greater financial independence.



SCRIPTURE FOCUS:

"The plans of the diligent lead surely to abundance."

Proverbs 21:5 (NIV)

Give Every Dollar a Job

Plan your expenses on purpose so you can build the future you envision.

Month: _____

Year: _____



FIXED EXPENSES

Bills you pay the same amount for each month.

EXPENSE	PLANNED (Budgeted)	ACTUAL (What I Spent)	DIFFERENCE (Actual – Planned)
Rent / Mortgage	\$	\$	\$
Electricity	\$	\$	\$
Water / Gas	\$	\$	\$
Phone	\$	\$	\$
Internet	\$	\$	\$
Car Payment	\$	\$	\$
Insurance	\$	\$	\$
Childcare	\$	\$	\$
Debt Minimums	\$	\$	\$
Other _____	\$	\$	\$
TOTAL FIXED EXPENSES	\$	\$	\$



VARIABLE EXPENSES

Costs that change from month to month.

EXPENSE	PLANNED (Budgeted)	ACTUAL (What I Spent)	DIFFERENCE (Actual – Planned)
Groceries	\$	\$	\$
Gas / Transportation	\$	\$	\$
Household Supplies	\$	\$	\$
Personal Care	\$	\$	\$
Children	\$	\$	\$
Medical / Health	\$	\$	\$
Dining Out	\$	\$	\$
Entertainment	\$	\$	\$
Miscellaneous	\$	\$	\$
Other _____	\$	\$	\$
TOTAL VARIABLE EXPENSES	\$	\$	\$



BUILDING MY FUTURE

Pay yourself first and invest in your tomorrow.

SAVINGS (General)	EMERGENCY FUND (Build & Protect)	EXTRA DEBT PAYOFF (Beyond Minimums)	INVESTING / RETIREMENT (Grow Wealth)	OTHER GOAL (Specify)
\$	\$	\$	\$	\$

TOTAL INCOME – TOTAL PLANNED SPENDING =

\$



Is my budget balanced?

- ☐ Yes, I have a plan for my money.
- ☐ No, I need to make adjustments.



WEALTH PRINCIPLE:

A budget is not about restriction—it's about direction. When every dollar has a job, your money works for you.



TIP: Review your plan weekly. Small adjustments now prevent big problems later.



Where Is My Money Going?

Track your flow. Make intentional choices. Build your future.

Month: _____

Year: _____

1

MONEY IN



Total Monthly Cash Income

\$

2

MONEY OUT



Essential Expenses (Needs)

\$

Flexible Expenses (Wants)

\$

Debt Payments (Minimums)

\$

TOTAL MONEY OUT

\$

3

MONEY FORWARD



Emergency Savings

\$

Other Savings / Goals

\$

Investing / Retirement

\$

Extra Debt Payoff

\$

TOTAL MONEY FORWARD

\$

4

MONEY REMAINING



Income – (Money Out + Money Forward)

\$

+

IF MY NUMBER IS POSITIVE:

Where will I intentionally direct the extra money?

–

IF MY NUMBER IS NEGATIVE:

What can I reduce, renegotiate, eliminate or replace?

MY MONEY BREAKDOWN

Where is my money going this month?



Needs



Wants



Debt



Savings & Future

Needs (Essential Expenses)

%

Wants (Flexible Expenses)

%

Debt (Payments)

%

Savings & Future (Goals)

%

TOTAL

100 %



WEALTH PRINCIPLE:

Budgeting is not about deprivation—it’s about direction. Every dollar has a purpose. Every choice moves you toward your future.

THE WEALTH FLOW™ PATHWAY



NEEDS

Cover what you must have.





OBLIGATIONS

Pay your bills and responsibilities.





SAVINGS

Build protection and security.





GOALS

Invest in your dreams and future.





LEGACY

Build lasting impact for generations.



WELFARE TO WEALTH™ | FINANCIAL STABILITY SERIES

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Review. Adjust. Move Forward.

Reflection helps you celebrate wins, learn lessons, and make better choices next month.

Month: _____

Year: _____



My biggest financial win
this month was...



One money decision
I would make differently is...



Where did I spend more
than I planned?



What expense can I reduce,
eliminate or renegotiate?



What financial pressure
do I need to prepare
for next month?



What upcoming expense
or responsibility am I
preparing for?



MY NEXT 3 MONEY MOVES

01

02

03

NEXT MONTH I WILL...

- ☐ Follow my spending plan
- ☐ Add to emergency savings
- ☐ Reduce debt
- ☐ Increase income
- ☐ Prepare for an upcoming expense
- ☐ Work toward another financial goal:



“

Small, consistent
financial choices
create lasting
generational change.



I am building
stability today for
a better tomorrow.



REMEMBER: Progress, not perfection. Keep moving forward—one intentional choice at a time.





My Emergency Fund Goal

An emergency fund protects your family, reduces stress, and keeps you moving forward when life happens.

Month: _____

Date: _____

MY GOAL SUMMARY

	My Emergency Fund Goal Amount	\$ _____
	My Current Savings (Emergency Fund)	\$ _____
	The Gap (Goal – Current Savings)	\$ _____
	My Target Date to Reach My Goal	_____ (Month / Year)
	Monthly Contribution I Need to Reach My Goal	\$ _____

HOW MUCH DO I NEED?

A good goal is 3–6 months of essential expenses.

1

Calculate your average monthly essential expenses.
List the essentials below.

ESSENTIAL EXPENSES	MONTHLY AMOUNT
Housing (Rent/Mortgage)	\$ _____
Utilities (Electric, Water, Gas)	\$ _____
Food	\$ _____
Transportation	\$ _____
Insurance (Health, Auto, Life)	\$ _____
Minimum Debt Payments	\$ _____
Other Essentials	\$ _____
TOTAL MONTHLY ESSENTIALS	\$ _____

2

Multiply your total monthly essentials by 3 and 6.

3 Months of Essentials (Minimum Goal) \$ _____

6 Months of Essentials (Stronger Goal) \$ _____

3

Choose your goal.

My Emergency Fund Goal (Choose your target above)

\$ _____

STAY COMMITTED. STAY PREPARED.

Life is unpredictable, but preparation gives you power and peace of mind.

WHY IT MATTERS

✓

Keeps you from relying on credit or loans

✓

Protects you from going backward

✓

Helps you handle emergencies with confidence

✓

Creates stability for you and your family

✓

Builds the foundation for wealth

I COMMIT TO MY GOAL

I will build my emergency fund one step at a time.

I commit to saving: \$ _____ each month.

My start date: _____

Signature: _____

WEALTH PRINCIPLE:

An emergency fund is not about how much money you have—it’s about how prepared you are. Preparation today brings peace tomorrow.

“The prudent see danger and take refuge, but the simple keep going and pay the penalty.” Proverbs 22:3 (NIV)



Milestone Tracker

Track your progress, celebrate your wins, and stay motivated on your journey to financial security.

Month: _____

Year: _____

MY EMERGENCY FUND GOAL



My Goal Amount

\$ _____



Target Date

____ / ____ / ____
(Month / Year)



My Monthly Contribution

\$ _____



Why I'm Building This Fund

MY MILESTONE TRACKER

MILESTONE	AMOUNT SAVED	DATE REACHED	PROGRESS	NOTES / WINS TO CELEBRATE
 STARTER STEP \$250	\$ _____	____ / ____ / ____	 0%	_____
 \$500 Building Momentum	\$ _____	____ / ____ / ____	 10%	_____
 \$1,000 Strengthening My Safety Net	\$ _____	____ / ____ / ____	 25%	_____
 1 MONTH OF EXPENSES	\$ _____	____ / ____ / ____	 33%	_____
 3 MONTHS OF EXPENSES	\$ _____	____ / ____ / ____	 50%	_____
 6 MONTHS OF EXPENSES Stronger Security	\$ _____	____ / ____ / ____	 75%	_____
 FULLY FUNDED! 6+ Months of Expenses	\$ _____	____ / ____ / ____	 100%	_____



THIS MONTH'S PROGRESS

Amount I Saved This Month: \$ _____

My Total Saved So Far: \$ _____

Milestone I'm Working Toward: _____

I'm feeling: ☐ Motivated ☐ Focused ☐ Challenged ☐ Blessed

CELEBRATE EVERY WIN!



Every dollar you save is a step toward peace of mind and financial freedom.

YOU'RE DOING AWESOME!



WEALTH PRINCIPLE:

Preparing today protects tomorrow.
Consistency builds security.
Discipline creates freedom.



SCRIPTURE FOCUS:

"The prudent see danger and take refuge,
but the simple keep going and pay the penalty."
Proverbs 22:3 (NIV)





Is It Really an Emergency?

Use this guide to make wise decisions and protect your emergency fund for true emergencies.

Date: _____

Situation / Expense: _____

STEP 1: PAUSE & THINK

Before spending from your emergency fund, answer these questions honestly.

THE 5 EMERGENCY QUESTIONS		YES	NO
1	 Is it urgent? Will this cause a serious problem if not handled soon?	☐	☐
2	 Is it unexpected? Did this happen suddenly, with no time to plan?	☐	☐
3	 Is it necessary? Is this something I must take care of to protect my health, safety, or basic needs?	☐	☐
4	 Is it out of my control? Was this beyond my control and not caused by poor planning or choices?	☐	☐
5	 Can it wait? If I wait a short time, will the problem get worse or cost me more?	☐	☐



STEP 2: YOUR RESULT

Count your "YES" answers.



**4–5 YES ANSWERS
IT'S AN EMERGENCY.**

This is likely a true emergency. It's okay to use your emergency fund.



**2–3 YES ANSWERS
PROCEED WITH CAUTION.**

This may be important, but not urgent. Explore other options before using your emergency fund.



**0–1 YES ANSWERS
NOT AN EMERGENCY.**

This is likely a want, not a need. Use a different savings goal or create a plan.

STEP 3: WHAT CAN I DO INSTEAD?



USE ANOTHER SAVINGS GOAL

Check your savings for planned expenses like vacation, birthdays or gifts.



LOOK FOR LOWER-COST OPTIONS

Can you find a less expensive way to solve this?



DELAY & PLAN

Can it wait? Create a plan and save for it instead of rushing.



ASK FOR HELP

Is there a family member, church, or community resource that can help?



INCREASE INCOME

Can you earn extra income to cover this without using your emergency fund?

STEP 3: MY DECISION & REFLECTION

My Decision:

- ☐ I will use my emergency fund.
- ☐ I will explore other options first.
- ☐ I will wait and create a plan.

Why?

What lesson will I remember for next time?



WEALTH PRINCIPLE:

Protect your emergency fund for true emergencies. Discipline today brings peace tomorrow.



SCRIPTURE FOCUS:

"The prudent see danger and take refuge, but the simple keep going and pay the penalty." Proverbs 22:3 (NIV)





Know It. Own It. Pay It Off.

The first step to becoming debt-free is knowing exactly what you owe. List every debt below—no matter how big or small. You’ve got this!



Date: _____



Your Name: _____

MY COMPLETE DEBT INVENTORY							
DEBT TYPE (Who/What?)	CREDITOR (Who do I owe?)	TOTAL BALANCE (Current Balance)	MINIMUM PAYMENT (Per Month)	INTEREST RATE % (APR %)	DUE DATE (Each Month)	SECURED OR UNSECURED	NOTES (Anything to Remember?)
☐ _____	_____	\$ _____	\$ _____	_____ %	_____	_____	_____
☐ _____	_____	\$ _____	\$ _____	_____ %	_____	_____	_____
☐ _____	_____	\$ _____	\$ _____	_____ %	_____	_____	_____
☐ _____	_____	\$ _____	\$ _____	_____ %	_____	_____	_____
☐ _____	_____	\$ _____	\$ _____	_____ %	_____	_____	_____
☐ _____	_____	\$ _____	\$ _____	_____ %	_____	_____	_____
☐ _____	_____	\$ _____	\$ _____	_____ %	_____	_____	_____
☐ _____	_____	\$ _____	\$ _____	_____ %	_____	_____	_____
TOTALS		\$ _____	\$ _____				

DEBT BREAKDOWN SUMMARY

Total Number of Debts: _____

Total Debt Balance: \$ _____

Total Monthly Payments: \$ _____

Average Interest Rate: _____ %

Secured Debt Total: \$ _____

Unsecured Debt Total: \$ _____

WHAT I NOTICE ABOUT MY DEBT

• What surprises me? _____

• What concerns me most? _____

• What steps can I take to improve my situation? _____

QUICK TIPS

✓ Be honest. Face every debt—no shame, just power.

✓ Start small if needed. You don’t have to fix it all today.

✓ Focus on progress, not perfection.

✓ This inventory is the beginning of your freedom!

YOU ARE TAKING CONTROL.

That's where freedom begins.



Plan It. Prioritize It. Pay It Off.

Now that you know what you owe, create a clear plan to eliminate debt and build freedom.



Date: _____



Your Name: _____

1 CHOOSE YOUR DEBT PAYOFF STRATEGY

Both strategies work—choose the one that fits your personality and goals.



DEBT SNOWBALL (Pay Smallest First)

- Pay off your smallest balance first.
- Build momentum and motivation.
- Best if you need quick wins to stay encouraged.



DEBT AVALANCHE (Pay Highest Interest First)

- Pay off your highest interest rate first.
- Saves you more money over time.
- Best if you are focused on saving money.



My Choice: ☐ Snowball (Smallest Balance First) ☐ Avalanche (Highest Interest First)

Why I chose this strategy: _____

2 RANK YOUR DEBTS

List your debts in the order you will pay them off based on your chosen strategy.

PAY ORDER	DEBT (Creditor)	TOTAL BALANCE (Current Balance)	INTEREST RATE (APR %)	MINIMUM PAYMENT (Per Month)	TARGET PAYOFF DATE
1		\$	_____ %	\$	___ / ___ / ___
2		\$	_____ %	\$	___ / ___ / ___
3		\$	_____ %	\$	___ / ___ / ___
4		\$	_____ %	\$	___ / ___ / ___
5		\$	_____ %	\$	___ / ___ / ___
6		\$	_____ %	\$	___ / ___ / ___
7		\$	_____ %	\$	___ / ___ / ___
8		\$	_____ %	\$	___ / ___ / ___
TOTALS		\$		\$	

3 MY PAYMENT PLAN



Extra amount I can pay toward debt each month: \$ _____



How often will I make extra payments? ☐ Weekly ☐ Bi-Weekly ☐ Monthly ☐ Other: _____



My goal payoff date for all debt: ___ / ___ / ___

4 MY MOTIVATION



Why I want to become debt-free: _____



How debt freedom will improve my life: _____



STAY ON TRACK

- ✓ Make minimum payments on all debts – always.
- ✓ Pay extra on your priority debt each month.
- ✓ Avoid new debt while paying off debt.
- ✓ Track your progress and celebrate wins.
- ✓ Don't quit—momentum creates freedom!

You have a plan.
Now take action.
You've got this!



MY NEXT ACTION STEP

The first thing I will do this week to move forward: _____

When I will do it: _____ I am committed! ☐ Initial: _____



"The borrower is servant to the lender."
Proverbs 22:7 (NIV)





My Plan. My Commitment. My Freedom.

You've taken inventory. You've set priorities.
Now it's time to take action and become debt-free!



Date: _____



Your Name: _____

1 MY OVERALL GOAL

What do I want to achieve?

I will become debt-free!



Target Payoff Date: _____

Why I Want to Be Debt-Free:

2 MY STRATEGY RECAP

I am using the:

- ☐ Debt Snowball (Pay Smallest First)
- ☐ Debt Avalanche (Pay Highest Interest First)



Why this strategy is right for me:

3 MY PAYMENT PLAN List how much extra you will pay toward debt each month and how it will be applied.

EXTRA AMOUNT I CAN PAY EACH MONTH	HOW I WILL APPLY IT	WHERE THE EXTRA WILL GO FIRST	DATE I WILL START
\$ _____	☐ Add to minimum payments on all debts ☐ Put extra toward priority debt ☐ Other: _____	Debt Name: _____ Balance: \$ _____	____ / ____ / ____

4 MY MONTHLY COMMITMENT

I commit to these actions every month:

- ☒ Make minimum payments on all debts
- ☒ Pay extra toward my priority debt
- ☒ Track my progress
- ☒ Avoid taking on new debt
- ☒ Stay consistent and don't quit!



CONSISTENCY TODAY.
FREEDOM TOMORROW.

5 MY DEBT PAYOFF TIMELINE

Fill in your estimates and track your progress.

Total Debt Today: \$ _____

Estimated Months to Pay Off Debt: _____

My Target Payoff Date: _____

MY PROGRESS MILESTONES



CHECK IN MONTHLY!

Review your progress, adjust if needed, and keep going. You're building your freedom!

6 OBSTACLES & SOLUTIONS

What might get in my way?

POTENTIAL OBSTACLE	HOW I WILL OVERCOME IT	WHO CAN SUPPORT ME?

7 MY REWARDS

When I reach milestones, I will celebrate!

- ★

25% Paid Off: _____
- ★

50% Paid Off: _____
- ★

75% Paid Off: _____
- ★

100% Paid Off: _____



MY COMMITMENT DECLARATION

I am committed to following my plan, staying disciplined, and not giving up.
I know that debt freedom is possible, and I am worth the effort!

Signature: _____

Date: _____



WEALTH PRINCIPLE:

Discipline today
builds freedom tomorrow.



SCRIPTURE FOCUS:

"The borrower is servant to the lender."
Proverbs 22:7 (NIV)



YOU CAN DO THIS!

One payment at a time.
One decision at a time.
Freedom is on the way!





PROGRESS TODAY. FREEDOM TOMORROW.

Use this tracker each month to monitor your debt payoff journey.
Small steps. Big impact. Financial freedom is closer than you think!



Month: _____



Year: _____



Your Name: _____

1 DEBT SNAPSHOT

Where I stand at the beginning of the month.



Total Debt Balance (Start of Month) \$ _____



Total Minimum Payments \$ _____



Average Interest Rate _____ %



Target Payoff Date ____ / ____ / ____

2 THIS MONTH'S PLAN

My commitment for this month.



Extra Amount I Will Pay Toward Debt \$ _____



Priority Debt I'm Paying Extra On _____



My Goal for This Month _____



Why This Matters to Me _____

3 DEBT PROGRESS TRACKER Track each debt and see your progress

DEBT (CREDITOR)	STARTING BALANCE (THIS MONTH)	MINIMUM PAYMENT DUE	EXTRA PAYMENT MADE	TOTAL PAYMENT MADE	ENDING BALANCE (END OF MONTH)	NOTES / WINS
1 _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____
2 _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____
3 _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____
4 _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____
5 _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____
6 _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____
7 _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____
8 _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	_____
TOTALS	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	

4 PROGRESS SUMMARY



Total Debt Balance (Start of Month) \$ _____



Total Debt Balance (End of Month) \$ _____



Total Amount Paid Toward Debt \$ _____



Debt Paid Off This Month \$ _____



Percent of Total Debt Paid Off _____ %

5 MONTHLY REFLECTION



What wins am I celebrating this month?



What challenges did I face?



What will I do differently next month?

6 ON TRACK?

Check how you did this month.

- ☐ I made all minimum payments
- ☐ I paid extra toward my debt
- ☐ I stayed within my budget
- ☐ I worked toward my goal
- ☐ I took one step closer to freedom!



**CONSISTENCY
CREATES FREEDOM.**
Keep going!



YOU ARE MAKING PROGRESS!

Every payment you make is a step toward the life you deserve.

Don't give up. The best is still ahead!



WEALTH PRINCIPLE:

Discipline today builds freedom tomorrow.
Stay consistent and trust the process.
Your future self will thank you!



Plan It. Pay It. Prosper.

Use this calendar to track your bills, due dates, and payments so you never miss a due date again.

MONTH: _____

YEAR: _____

MONTHLY GOAL: _____



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
☐	☐	☐	☐	☐	☐	☐
☐	☐	☐	☐	☐	☐	☐
☐	☐	☐	☐	☐	☐	☐
☐	☐	☐	☐	☐	☐	☐
☐	☐	☐	☐	☐	☐	☐

MONTHLY BILL OVERVIEW

 BILL / EXPENSE	 AMOUNT DUE	 DUE DATE	 AUTOPAY	 PAID	 NOTES
1	\$ _____	____ / ____	☐	☐	_____
2	\$ _____	____ / ____	☐	☐	_____
3	\$ _____	____ / ____	☐	☐	_____
4	\$ _____	____ / ____	☐	☐	_____
5	\$ _____	____ / ____	☐	☐	_____
6	\$ _____	____ / ____	☐	☐	_____
7	\$ _____	____ / ____	☐	☐	_____
8	\$ _____	____ / ____	☐	☐	_____
10	\$ _____	____ / ____	☐	☐	_____
TOTAL MONTHLY BILLS	\$ _____				



MONTHLY CHECK-IN

Total Bills Due: \$ _____
Total Paid: \$ _____
Total Remaining: \$ _____

Did I stay on track this month? ☐ YES ☐ NO

Why or Why Not? _____



MONTHLY NOTES & REMINDERS

TOP REMINDERS

- ☐ Pay yourself first
- ☐ Stay within budget
- ☐ Review subscriptions
- ☐ Plan ahead
- ☐ Build your wealth



FINANCIAL DISCIPLINE TODAY.
Freedom Tomorrow.

"The plans of the diligent lead surely to abundance,
but everyone who is hasty comes only to poverty."
PROVERBS 21:5 (NIV)





Track It. Stay On Top. Stay Free.

Use this tracker to keep all your bills organized, track payments, and avoid late fees.

MONTH:

YEAR:

YOUR NAME:

BILL / EXPENSE (What is it for?)	BILLER / COMPANY (Who to pay)	AMOUNT DUE (How much)	DUE DATE (When it's due)	PAYMENT METHOD (AutoPay, Online, Check, Cash)	PAID		STATUS (Paid / Pending)	NOTES (Anything to remember?)
					DATE	AMOUNT		
1		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
2		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
3		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
4		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
5		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
6		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
7		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
8		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
9		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
10		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
11		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
13		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
14		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
15		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
15		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
15		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
19		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
20		\$	__/__/__		__/__/__	\$	☐ Paid ☐ Pending	
TOTALS		\$				\$		



BILL SUMMARY

Total Bills This Month: \$

Total Paid: \$

Total Pending: \$

Total Overdue: \$

MY GOAL:

Stay current. Stay free. Build wealth.



PAYMENT METHOD KEY

AP

=

AutoPay

OL

=

Online

CK

=

Check

CA

=

Cash

OT

=

Other



MONTHLY CHECK-IN

Did I pay all bills on time this month?

☐ YES

☐ NO

What worked well?

What can I improve next month?



TOP REMINDERS

- ☐ Set up autopay when possible
- ☐ Pay yourself first
- ☐ Review subscriptions
- ☐ Plan ahead for annual bills
- ☐ Avoid late fees and protect your credit

“Discipline with today’s bills creates tomorrow’s freedom.

You’re building your legacy!



SCRIPTURE FOCUS

“The borrower is servant to the lender.”

Proverbs 22:7 (NIV)





Plan Today. Pay On Purpose. Prosper Always.

Use this page to plan your bills ahead of time, set aside the money you need, and stay in control of your finances.

MONTH:

YEAR:

YOUR NAME:

1 MONTHLY INCOME OVERVIEW

INCOME SOURCE	BUDGETED	EXPECTED DATE
	\$	___/___/___
	\$	___/___/___
	\$	___/___/___
TOTAL EXPECTED INCOME	\$	

2 MONTHLY BILL SUMMARY

Total Monthly Income\$

Total Monthly Bills-\$

Money Left After Bills\$

Money To Savings-\$

Money For Goals / Debt Payoff\$

MY FOCUS THIS MONTH

- ☐ Pay bills on time
- ☐ Stay within budget
- ☐ Build my savings
- ☐ Pay off debt
- ☐ Build my wealth

Discipline today, freedom tomorrow.

3 MONTHLY BILL PLAN List all your bills and plan when and how you will pay for them.

BILL / EXPENSE (What is it for?)	BILLER / COMPANY (Who to pay)	AMOUNT (How much)	DUE DATE (When it's due)	PAYMENT METHOD (AutoPay, Online, Check, etc.)	SAVED? (Set aside)	NOTES (Anything to remember?)
1		\$	___/___/___		☐	
2		\$	___/___/___		☐	
3		\$	___/___/___		☐	
4		\$	___/___/___		☐	
5		\$	___/___/___		☐	
6		\$	___/___/___		☐	
7		\$	___/___/___		☐	
8		\$	___/___/___		☐	
9		\$	___/___/___		☐	
10		\$	___/___/___		☐	
12		\$	___/___/___		☐	
TOTAL MONTHLY BILLS		\$				

4 CASH FLOW PLAN

How I will spread my income throughout the month.

Bills & Essentials\$

Savings\$

Debt Payoff\$

Goals / Investing\$

Fun / Personal\$

TOTAL PLAN\$

5 PAYMENT STRATEGY

How I will stay ahead.

- ☐ I will set up autopay where possible.
- ☐ I will pay at least the minimum on all bills.
- ☐ I will pay extra on priority debt.
- ☐ I will review my budget weekly.
- I will adjust as needed.



MY COMMITMENT

I am committed to being intentional with my money and creating a better future for me and my family.

SIGNATURE:

6 MONTHLY REVIEW (End of Month)

Reflect. Adjust. Improve.

Did I pay all my bills on time? ☐ YES ☐ NO

What went well this month?

What can I improve next month?

What is my top priority next month?



TOP REMINDERS

- ☐ Plan your money before you spend it.
- ☐ Track your bills and due dates.
- ☐ Save ahead and avoid late fees.
- ☐ Review and adjust every month.



A good plan today builds a better tomorrow.

Stay intentional. Stay free. Build wealth.



SCRIPTURE FOCUS

"The plans of the diligent lead surely to abundance."
Proverbs 21:5 (NIV)





See It. Believe It. Build It.

Your vision is the blueprint for your future.
Get clear on what financial freedom looks like for you
and create a plan to make it your reality.



DATE: _____



YOUR NAME: _____



WHY THIS MATTERS TO ME: _____

1 MY FINANCIAL VISION

Close your eyes and imagine your best financial life.
What does it look like? How does it feel? Be specific.



I SEE A FUTURE
WHERE...

VISION STATEMENT

In one powerful
statement,
I envision...

“



2 WHAT FINANCIAL FREEDOM LOOKS LIKE FOR ME

Define what financial freedom looks like in each area of your life.



FAMILY & LOVED ONES

How do I want to
provide, support, and
impact my family?

- _____
- _____
- _____



HOME & LIFESTYLE

What kind of home
and lifestyle do I
desire?

- _____
- _____
- _____



GROWTH & PURPOSE

What personal growth,
education, or purpose
do I want to pursue?

- _____
- _____
- _____



CAREER & INCOME

What kind of work
do I want to do and
income do I desire?

- _____
- _____
- _____



WEALTH & LEGACY

What legacy do I want
to leave for future
generations?

- _____
- _____
- _____



EXPERIENCES & FUN

What experiences
and adventures do I
want to enjoy?

- _____
- _____
- _____

3 MY TOP FINANCIAL GOALS

List your top 5 financial goals.

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____

4 TARGET TIMELINE

When do I want to achieve each goal?

- ____ / ____ / ____
- ____ / ____ / ____
- ____ / ____ / ____
- ____ / ____ / ____
- ____ / ____ / ____

5 WHY THESE GOALS MATTER

What impact will achieving these goals
have on my life and the lives of others?



6 MY COMMITMENT

I commit to taking consistent action toward my vision
every single day.



I WILL START BY: _____

I WILL STAY COMMITTED BY: _____

I WILL CELEBRATE WINS BY: _____



DISCIPLINE TODAY. FREEDOM TOMORROW.

7 DAILY FOCUS REMINDER

I will remember my vision daily and take action.

“

WHERE FOCUS GOES,
ENERGY FLOWS.
WHERE ENERGY FLOWS,
WEALTH GROWS.



DAILY I WILL...

- ☐ Stay focused on my goals
- ☐ Manage my money wisely
- ☐ Invest in my growth
- ☐ Help others when I can
- ☐ Trust God and stay faithful



I AM BUILDING MY FUTURE
WITH INTENTION, FAITH,
AND FINANCIAL WISDOM.

AFFIRMATION

*I am capable. I am consistent.
I am becoming everything I envisioned.*



MY VISION IS CLEAR.
MY PLAN IS SOLID.
MY FUTURE IS BRIGHT.





Small Steps Today. Big Freedom Tomorrow.

Great financial change starts with focus and daily action.
Use this planner to set powerful 30-day and 90-day goals
that move you closer to your financial vision.



DATE STARTED: _____



YOUR NAME: _____



MY WHY: _____



30 DAY GOALS

Build Momentum. Create Habits. See Progress.

MY FOCUS AREAS (Choose up to 3)

☐

SAVE

☐

PAY DOWN
DEBT



INCREASE
INCOME

OTHER: _____

MY 30 DAY GOALS

What I will accomplish in the next 30 days.

1

2

3

30 DAY ACTION PLAN

Break it down. Take consistent daily action.

ACTION STEP	WHY IT MATTERS	TARGET DATE	DONE
1		___ / ___ / ___	☐
2		___ / ___ / ___	☐
3		___ / ___ / ___	☐
4		___ / ___ / ___	☐
5		___ / ___ / ___	☐
6		___ / ___ / ___	☐
7		___ / ___ / ___	☐
8		___ / ___ / ___	☐
9		___ / ___ / ___	☐
10		___ / ___ / ___	☐



30 DAY SUCCESS CHECK-IN

How will I know I succeeded?

☐

I stayed consistent

☐

I took action daily

☐

I stayed within my budget

☐

I made progress toward my goals

☐

I celebrated small wins

WHAT I LEARNED:

WHAT I WILL IMPROVE:



90 DAY GOALS

Build Systems. Create Results. Change Your Life.

MY FOCUS AREAS (Choose up to 3)

☐

SAVE

☐

PAY DOWN
DEBT



INCREASE
INCOME

OTHER: _____

MY 90 DAY GOALS

Where I will be 90 days from now.

1

2

3

90 DAY ACTION PLAN

Plan it out. Stay committed.

ACTION STEP	WHY IT MATTERS	TARGET DATE	DONE
1		___ / ___ / ___	☐
2		___ / ___ / ___	☐
3		___ / ___ / ___	☐
4		___ / ___ / ___	☐
5		___ / ___ / ___	☐
6		___ / ___ / ___	☐
7		___ / ___ / ___	☐
8		___ / ___ / ___	☐
9		___ / ___ / ___	☐
10		___ / ___ / ___	☐



90 DAY SUCCESS CHECK-IN

How will I know I succeeded?

☐

I stayed consistent

☐

I followed my plan

☐

I saw financial progress

☐

I built better habits

☐

I moved closer to freedom

WHAT I ACCOMPLISHED:

WHAT'S NEXT:



30 DAY COMMITMENT

I am committed to taking action
every single day for the next 30 days.

SIGNATURE: _____ DATE: ___ / ___ / ___

“DISCIPLINE TODAY.
FREEDOM TOMORROW.”



90 DAY VISION

I am committed to the next 90 days
of focused action and major results.

SIGNATURE: _____ DATE: ___ / ___ / ___



DAILY AFFIRMATION

I am capable. I am consistent. I am building wealth.

My future is in my hands, and I choose freedom.

REMEMBER:

- Start where you are.
- Use what you have.
- Do what you can.
- God will handle the rest.





Plan Today. Prosper This Year. Build Your Legacy.

This is your 12-month roadmap to financial freedom. Set clear goals, take intentional action, and celebrate progress every step of the way.

DATE STARTED: _____

YOUR NAME: _____

MY WHY: _____

1 MY FINANCIAL VISION

Describe your ideal financial life one year from today. What will be different? How will it feel?

IN ONE YEAR, I WILL HAVE...

☐ More financial freedom and less stress

☐ Financial stability and strong savings

☐ Debt reduced or eliminated

☐ Increased income

☐ Progress toward big goals

☐ Peace of mind

☐ A legacy I'm proud to leave

☐ Other: _____

2 MY ONE YEAR GOALS OVERVIEW

Big Goals. Bold Steps. Bright Future.

SAVE
How much?
1. _____
2. _____
3. _____

PAY DOWN DEBT
Which debts?
1. _____
2. _____
3. _____

INCREASE INCOME
How will I do this?
1. _____
2. _____
3. _____

HOME & LIFESTYLE
What do I want?
1. _____
2. _____
3. _____

GROWTH & PURPOSE
What will I pursue?
1. _____
2. _____
3. _____

WEALTH & LEGACY
What legacy do I want to create?
1. _____
2. _____
3. _____

3 MY 12-MONTH GOALS AT A GLANCE

Break your year into intentional steps.

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Focus: _____	Focus: _____	Focus: _____	Focus: _____	Focus: _____	Focus: _____	Focus: _____	Focus: _____	Focus: _____	Focus: _____	Focus: _____	Focus: _____
Goal: _____	Goal: _____	Goal: _____	Goal: _____	Goal: _____	Goal: _____	Goal: _____	Goal: _____	Goal: _____	Goal: _____	Goal: _____	Goal: _____
☐ Done	☐ Done	☐ Done	☐ Done	☐ Done	☐ Done	☐ Done	☐ Done	☐ Done	☐ Done	☐ Done	☐ Done

4 MY ONE YEAR ACTION PLAN

Turn goals into action. Take consistent steps every month.

GOAL AREA	ACTION STEPS	WHY THIS MATTERS	START DATE	TARGET DATE	RESOURCES / SUPPORT	DONE
SAVE			___/___/___	___/___/___		☐
PAY DOWN DEBT			___/___/___	___/___/___		☐
INCREASE INCOME			___/___/___	___/___/___		☐
HOME & LIFESTYLE			___/___/___	___/___/___		☐
GROWTH & PURPOSE			___/___/___	___/___/___		☐
WEALTH & LEGACY			___/___/___	___/___/___		☐

5 QUARTERLY REVIEW CHECK-IN

Reflect. Adjust. Keep Moving Forward.

Q1 (JAN–MAR)
Wins: _____
Challenges: _____
What I'll Adjust: _____

Q2 (APR–JUN)
Wins: _____
Challenges: _____
What I'll Adjust: _____

Q3 (JUL–SEP)
Wins: _____
Challenges: _____
What I'll Adjust: _____

Q4 (OCT–DEC)
Wins: _____
Challenges: _____
What I'll Adjust: _____

6 ONE YEAR CELEBRATION

I did it!

When I reach my one year goals, I will celebrate by: _____

MY COMMITMENT

I commit to showing up, taking action, and staying faithful to my financial goals this year.

“ I CHOOSE DISCIPLINE TODAY FOR FREEDOM TOMORROW. *My future is in my hands.* ”

REMEMBER

☒ Small steps daily create big results.

☒ Stay focused. Stay consistent.

☒ God's plan + my plan = success.



Plan Beyond Today. Build the Life You Envision.

Longer term goals create lasting change and generational impact. Use this planner to dream big, plan smart, and take consistent action toward your legacy.



DATE STARTED: _____



YOUR NAME: _____



MY WHY (My bigger purpose): _____

1 MY LONGER TERM VISION

Where do I see myself and my family in 5, 10, 15, 20+ years?

KEY LIFE MILESTONES I WANT TO ACHIEVE:

- ☐ Financial Freedom
- ☐ Debt-Free Lifestyle
- ☐ Homeownership / Real Estate
- ☐ Business Ownership
- ☐ Retirement Comfortably
- ☐ Generational Wealth
- ☐ Travel the World
- ☐ Give Generously
- ☐ Leave a Legacy
- ☐ Other: _____

“

I am building today for the life I want tomorrow and the legacy I leave behind.

”

2 MY GOALS BY TIME HORIZON

TIME HORIZON	FINANCIAL GOALS What do I want to accomplish?	WHY IT MATTERS How will this impact my life and my family?	ESTIMATED COST / AMOUNT NEEDED	TARGET DATE	TOP ACTION STEPS What actions will get me there?
5 YEARS Short-Term (1–5 years)	1. _____ 2. _____ 3. _____	_____ _____ _____	\$ _____ \$ _____ \$ _____	____/____/____ ____/____/____ ____/____/____	1. _____ 2. _____ 3. _____
10 YEARS Mid-Term (6–10 years)	1. _____ 2. _____ 3. _____	_____ _____ _____	\$ _____ \$ _____ \$ _____	____/____/____ ____/____/____ ____/____/____	1. _____ 2. _____ 3. _____
15 YEARS Long-Term (11–15 years)	1. _____ 2. _____ 3. _____	_____ _____ _____	\$ _____ \$ _____ \$ _____	____/____/____ ____/____/____ ____/____/____	1. _____ 2. _____ 3. _____
20+ YEARS Legacy Goals (16+ years)	1. _____ 2. _____ 3. _____	_____ _____ _____	\$ _____ \$ _____ \$ _____	____/____/____ ____/____/____ ____/____/____	1. _____ 2. _____ 3. _____

3 RESOURCES & SUPPORT

What resources, skills, or support will I need to reach my longer term goals?

- FINANCIAL RESOURCES: _____
- SKILLS I NEED TO GROW: _____
- PEOPLE / MENTORS: _____
- TOOLS / EDUCATION: _____
- OTHER SUPPORT: _____

4 POTENTIAL CHALLENGES & SOLUTIONS

POTENTIAL CHALLENGES

MY SOLUTIONS / GAME PLAN

5 PROGRESS TRACKER

Review your progress at least once a year.

REVIEW DATE	GOALS I'M MAKING PROGRESS ON	WHAT'S WORKING WELL	ADJUSTMENTS / NEXT STEPS
____/____/____			
____/____/____			
____/____/____			
____/____/____			

6 MY LEGACY STATEMENT

What legacy do I want to leave for my family and future generations?

My today builds my legacy.



MY COMMITMENT

I commit to being faithful with what I have today so I can walk in the life I was created to live tomorrow.

I WILL...

- ☐ Stay focused on my vision
- ☐ Take consistent action
- ☐ Manage my money wisely
- ☐ Invest in my growth
- ☐ Trust God's timing
- ☐ Leave a legacy of impact



I AM BUILDING STABILITY.
I AM CREATING OWNERSHIP.
I AM LEAVING A LEGACY.





Know Your Numbers. Take Control. Build Your Future.

A strong financial future starts with understanding where your money is going and making it work for your goals.



DATE: _____



YOUR NAME: _____



WHY THIS MATTERS TO ME: _____

1 INCOME OVERVIEW

List all sources of income.

SOURCE	MONTHLY AMOUNT
Income 1 (Job / Salary)	\$
Income 2 (Side Hustle)	\$
Income 3 (Benefits / Assistance)	\$
Other Income	\$
Other Income	\$
TOTAL MONTHLY INCOME	\$

2 MONTHLY CASH FLOW SUMMARY

TOTAL MONTHLY INCOME	\$
TOTAL MONTHLY EXPENSES	\$
MONTHLY CASH FLOW (Income – Expenses)	\$

MY CASH FLOW STATUS

I am...

**AHEAD**

I have money left over.

**BREAKING EVEN**

I spend about what I earn.

**BEHIND**

I spend more than I earn.

3 EXPENSE BREAKDOWN

CATEGORY	BUDGET	ACTUAL	DIFFERENCE
HOUSING	\$	\$	\$
TRANSPORTATION	\$	\$	\$
FOOD	\$	\$	\$
UTILITIES	\$	\$	\$
INSURANCE	\$	\$	\$
DEBT PAYMENTS	\$	\$	\$
CHILD(REN) / FAMILY	\$	\$	\$
HEALTH / MEDICAL	\$	\$	\$
EDUCATION	\$	\$	\$
PERSONAL / FUN	\$	\$	\$
MISCELLANEOUS	\$	\$	\$
TOTAL EXPENSES	\$	\$	\$

4 CASH FLOW INSIGHTS

Where is my money going?
(Top 3 spending areas)

- ☐ _____
- ☐ _____
- ☐ _____

Where can I cut back?
(Areas to reduce)

- ☐ _____
- ☐ _____
- ☐ _____

Where can I improve?
(Habits or systems to strengthen)

- _____
- _____
- _____

5 BUDGET PERCENTAGE GUIDE

**50%
NEEDS**

Housing, food, transportation, utility, insurance, and debt payments.

**30%
WANTS**

Personal, fun, dining out, entertainment, lifestyle.

**20%
FINANCIAL GOALS**

Savings, debt payoff, emergency fund, investing, future goals.

**100%
PURPOSE**

Align every dollar with your values and long-term vision.

6 MONTHLY GOALS & ACTIONS

MY TOP 3 FINANCIAL GOALS

- 1 _____
- 2 _____
- 3 _____

ACTIONS I WILL TAKE THIS MONTH

- 1 _____
- 2 _____
- 3 _____

7 CASH FLOW CHECK

Do I have an emergency fund?	☐ YES	☐ NO
Do I pay my bills on time?	☐ YES	☐ NO
Do I spend within my means?	☐ YES	☐ NO
Am I saving or investing?	☐ YES	☐ NO
Do I feel in control of my money?	☐ YES	☐ NO



MY COMMITMENT

I commit to managing my money wisely, staying within my budget, and building a stable future.



Financial stability is not about having a lot of money. It's about having a plan and peace of mind.



REMEMBER

A budget is telling your money where to go so you can stop wondering where it went.



*Prepare Today. Protect Tomorrow. Build Generational Wealth.*

Savings create security. Emergency funds create peace of mind.

Use this checkup to evaluate your savings progress and strengthen your emergency preparedness.



DATE: _____



YOUR NAME: _____



WHY THIS MATTERS TO ME: _____

1 SAVINGS OVERVIEW

List all of your current savings accounts and goals.

SAVINGS ACCOUNT / GOAL	PURPOSE	CURRENT BALANCE
Emergency Fund	Unexpected expenses	\$
Short-Term Savings	1–3 year goals	\$
Long-Term Savings	3+ year goals	\$
Children's / Education Fund	Future education	\$
Homeownership Fund	Down payment	\$
Other Savings	_____	\$
Other Savings	_____	\$
TOTAL SAVINGS		\$

2 SAVINGS GOALS CHECK-IN

Where am I going and how close am I?

GOAL	TARGET AMOUNT	CURRENT SAVED	% COMPLETE	TARGET DATE
Emergency Fund	\$	\$	____ %	__/__/__
Short-Term Goal	\$	\$	____ %	__/__/__
Long-Term Goal	\$	\$	____ %	__/__/__
Education Goal	\$	\$	____ %	__/__/__
Homeownership Goal	\$	\$	____ %	__/__/__
Other Goal	\$	\$	____ %	__/__/__
Other Goal	\$	\$	____ %	__/__/__



Every dollar saved today builds the life I deserve tomorrow.

3 EMERGENCY FUND CHECK

A fully funded emergency fund is your financial safety net.

I CURRENTLY HAVE ENOUGH SAVED TO COVER:

- ☐ Less than 1 month of expenses
- ☐ 1 month of expenses
- ☐ 2–3 months of expenses
- ☐ 3–6 months of expenses
- ☐ 6+ months of expenses
- ☐ Not sure

MY MONTHLY EXPENSES

\$ _____

RECOMMENDED EMERGENCY FUND
(3–6 months of expenses)

\$ _____

AMOUNT I STILL NEED TO SAVE

\$ _____

**GOAL:** Save 3–6 months of living expenses

This protects me and my family from life's unexpected moments.

4 EMERGENCY PREPAREDNESS CHECKLIST

Am I ready for the unexpected?

YES NO IN PROGRESS

I have an emergency fund.

☐ ☐ ☐

I keep my emergency fund separate from spending money.

☐ ☐ ☐

I know my essential monthly expenses.

☐ ☐ ☐

I have a plan if I lose my income.

☐ ☐ ☐

I have insurance (health, auto, life if needed).

☐ ☐ ☐

I have important documents in a safe place.

☐ ☐ ☐

I have emergency contacts and a support system.

☐ ☐ ☐

I have a plan for my children if something happens to me.

☐ ☐ ☐

I review my plan at least once a year.

☐ ☐ ☐

Being prepared today creates peace of mind tomorrow.

5 EMERGENCY SCENARIO PLANNING

What's my plan for different situations?

**MEDICAL EMERGENCY**

What will I do?

**JOB LOSS / INCOME LOSS**

What will I do?

**HOME REPAIRS / DAMAGE**

What will I do?

**MAJOR UNEXPECTED EXPENSE**

What will I do?

6 SAVINGS ACTION PLAN

Small steps today = big security tomorrow.

MY TOP 3 ACTION STEPS:

- 1 _____
- 2 _____
- 3 _____



I WILL SAVE: \$ _____ PER _____

START DATE: __/__/__

7 SAVINGS TRACKER

Track my progress each month.

MONTH	SAVED THIS MONTH	TOTAL SAVED
JAN	\$	\$
FEB	\$	\$
MAR	\$	\$
APR	\$	\$
MAY	\$	\$
JUN	\$	\$
TOTAL	\$	\$

8 MY COMMITMENT

I choose security. I choose responsibility.

“ I commit to saving consistently, preparing for the unexpected, and building a stable future for myself and my family.



SIGNATURE: _____ DATE: __/__/__



Take Control. Pay Down. Build Up. Move Forward.

Understanding your debt and credit is the first step to financial freedom. Use this checkup to evaluate where you stand and create a plan to improve.

DATE:

YOUR NAME:

WHY THIS MATTERS TO ME:

1 DEBT OVERVIEW

List all of your current debts.

DEBT TYPE	CREDITOR	BALANCE	MIN. PAYMENT	INTEREST RATE
Credit Card		\$	\$	%
Credit Card		\$	\$	%
Personal Loan		\$	\$	%
Student Loan		\$	\$	%
Auto Loan		\$	\$	%
Medical Bill		\$	\$	%
Other		\$	\$	%
TOTAL		\$	\$	—

2 DEBT SNAPSHOT

TOTAL DEBT:

\$

TOTAL MINIMUM PAYMENTS:

\$

AVERAGE INTEREST RATE:

%

DEBT TO INCOME RATIO:

%

(Total minimum payments + Gross monthly income)

WHAT THIS MEANS

0% – 20%
You're in good shape.
Stay focused!

21% – 36%
You're managing.
Look for ways to improve.

37%+
You're at risk.
Action is needed.

3 CREDIT SCORE CHECK

What is your current credit score range?

☐ Excellent (750 and above)

☐ Good (700 – 749)

☐ Fair (650 – 699)

☐ Poor (Below 650)

☐ I don't know

SCORE:

Check your score for free:

☒ AnnualCreditReport.com

☒ Credit Karma

☒ Experian

☒ MyFICO

4 CREDIT HEALTH CHECKLIST

Check yes or no for each item.

	YES	NO
I pay my bills on time.	☐	☐
I keep my credit card balances low (below 30% of limit).	☐	☐
I don't max out my credit cards.	☐	☐
I check my credit report at least once a year.	☐	☐
I dispute any errors on my credit report.	☐	☐
I have mix of credit (credit cards, loans, etc.).	☐	☐
I have old accounts in good standing.	☐	☐
I apply for new credit only when necessary.	☐	☐

Good credit opens doors. Guard it wisely.

5 DEBT PAYDOWN PLAN – CHOOSE YOUR STRATEGY

DEBT SNOWBALL (Pay smallest balances first)
Build momentum. Stay motivated.

ORDER	DEBT (SMALLEST TO LARGEST)	BALANCE	MIN. PAYMENT	EXTRA PAYMENT
1.		\$	\$	
2.		\$	\$	
3.		\$	\$	
4.		\$	\$	
5.		\$	\$	

DEBT AVALANCHE (Pay highest interest first)
Save money on interest. Pay off faster.

ORDER	DEBT (HIGHEST INTEREST FIRST)	INTEREST RATE	BALANCE	MIN. PAYMENT	EXTRA PAYMENT
1.		%	\$	\$	
2.		%	\$	\$	
3.		%	\$	\$	
4.		%	\$	\$	
5.		%	\$	\$	

I WILL PAY AN EXTRA \$ TOWARD DEBT EACH MONTH STARTING ON / /

6 CREDIT IMPROVEMENT ACTION PLAN

Top areas I need to improve:

1.

2.

3.

My action steps:

→

→

→

MY CREDIT GOALS

My target score: By when: / /

Why this matters:

7 PROGRESS TRACKER

Track your debt and credit progress each month.

MONTH	TOTAL DEBT	CREDIT SCORE	DEBT TO INCOME %	NOTES
JAN	\$		%	
FEB	\$		%	
MAR	\$		%	
APR	\$		%	
MAY	\$		%	
JUN	\$		%	
JUL	\$		%	
AUG	\$		%	
SEP	\$		%	
OCT	\$		%	
NOV	\$		%	
DEC	\$		%	

MY COMMITMENT

I commit to taking control of my debt, improving my credit, and building a strong financial future.

SIGNATURE: DATE: / /

“

Discipline today creates freedom tomorrow.

I choose progress over pressure.

”

REMEMBER

☒ Pay on time.

☒ Keep balances low.

☒ Check your report.

☒ Stay consistent.

*Protect What You Build. Grow What God Gave You.*

Income creates opportunity. Insurance provides protection.
Together, they build the foundation for generational
stability and peace of mind.



DATE: _____



YOUR NAME: _____



WHY THIS MATTERS TO ME: _____

1 INCOME OVERVIEW

List all sources of income. Know your total and grow it intentionally.

SOURCE OF INCOME	MONTHLY AMOUNT	ANNUAL AMOUNT	STABILITY
Job / Salary	\$	\$	☐ Stable ☐ Unstable
Side Hustle	\$	\$	☐ Stable ☐ Unstable
Business Income	\$	\$	☐ Stable ☐ Unstable
Rental / Investment	\$	\$	☐ Stable ☐ Unstable
Benefits / Assistance	\$	\$	☐ Stable ☐ Unstable
Other Income	\$	\$	☐ Stable ☐ Unstable
Other Income	\$	\$	☐ Stable ☐ Unstable
TOTAL INCOME	\$	\$	



GOAL: Increase income, diversify income, and build multiple streams
to create financial freedom and long-term security.

2 INCOME HEALTH CHECK

Evaluate your income situation.

YES NO IN PROGRESS

Do I have a steady source of income?	☐	☐	☐
Is my income enough to cover my needs?	☐	☐	☐
Do I have at least one additional income stream?	☐	☐	☐
Am I growing my income skills or education?	☐	☐	☐
Do I track and manage my income monthly?	☐	☐	☐
Am I working toward increasing my income?	☐	☐	☐



TOP INCOME GOALS

ACTION STEPS I WILL TAKE

1. _____	→	_____
2. _____	→	_____
3. _____	→	_____

3 INSURANCE & FINANCIAL PROTECTION OVERVIEW

Protection today prevents devastating loss tomorrow.

TYPE OF COVERAGE	DO I HAVE IT?	COVERAGE AMOUNT	WHO IS COVERED?	NEEDS REVIEW?
Health Insurance	☐ Yes ☐ No	\$ _____	_____	☐ Yes ☐ No
Life Insurance	☐ Yes ☐ No	\$ _____	_____	☐ Yes ☐ No
Disability Insurance	☐ Yes ☐ No	\$ _____	_____	☐ Yes ☐ No
Auto Insurance	☐ Yes ☐ No	\$ _____	_____	☐ Yes ☐ No
Home / Renters Insurance	☐ Yes ☐ No	\$ _____	_____	☐ Yes ☐ No
Umbrella Insurance	☐ Yes ☐ No	\$ _____	_____	☐ Yes ☐ No
Critical Illness Insurance	☐ Yes ☐ No	\$ _____	_____	☐ Yes ☐ No
Long-Term Care Insurance	☐ Yes ☐ No	\$ _____	_____	☐ Yes ☐ No



TIP: Review your coverage at least once a year or after major life changes
(marriage, birth, home purchase, income change).

4 INSURANCE NEEDS CHECKLIST

Check yes or no for each statement.

YES NO

Do I have health insurance for myself?	☐	☐
Do I have health coverage for my dependents?	☐	☐
Do I have life insurance if someone depends on me?	☐	☐
Do I have disability insurance to protect my income?	☐	☐
Do I have enough auto insurance?	☐	☐
Do I have home or renters insurance?	☐	☐
Do I have an emergency fund to cover 3–6 months?	☐	☐
Do I have an umbrella policy for extra liability protection?	☐	☐
Have I named beneficiaries on all applicable policies?	☐	☐
Do I understand my deductibles and coverage limits?	☐	☐



Insurance is not an expense—it's a shield for your future.
Protect your income. Protect your family. Protect your legacy.

5 EMERGENCY PREPAREDNESS CHECK

Be ready for life's unexpected moments.

I HAVE AN EMERGENCY FUND THAT CAN COVER:

- ☐ Less than 1 month of expenses
☐ 1 month of expenses
☐ 3 months of expenses
☐ 6 months of expenses
☐ More than 6 months of expenses
☐ Not sure

MY EMERGENCY PLAN

Where is my fund kept? _____

How much do I have saved? \$ _____

How much more do I need? \$ _____

My goal date to be fully funded: ____/____/____



GOAL: Build and maintain a 3–6 month emergency fund.

6 FINANCIAL PROTECTION ACTION PLAN

Steps I will take to strengthen my protection.

I WILL...

MY TARGET DATE

☐ Review and update all insurance policies	____/____/____
☐ Increase coverage where needed	____/____/____
☐ Build / grow my emergency fund	____/____/____
☐ Pay premiums on time	____/____/____
☐ Name or update beneficiaries	____/____/____
☐ Keep important documents organized	____/____/____
☐ Review my plan annually	____/____/____



IMPORTANT DOCUMENTS
I NEED TO HAVE

- ☐ Insurance Policies
☐ Driver's License / ID
☐ Social Security Cards
☐ Birth Certificates
☐ Tax Returns
☐ Will / Estate Documents
☐ Medical Records
☐ Account Statements
☐ Other: _____

7 RISK ASSESSMENT

What financial risks could impact me or my family?

- ☐ Loss of job / income
☐ Medical emergency
☐ Accident or disability
☐ Death of income earner
☐ Natural disaster
☐ Home damage / fire
☐ Lawsuit / liability
☐ Other: _____

HOW PREPARED AM I?



MY WHY

I work, I save, and I protect
to create a better future
for my family and
generations to come.

“

Provision + Protection = Peace of Mind.
God provides the opportunity.
I take responsibility to protect it.
That is how I build generational wealth.



REMEMBER

- ☒ Increase creates opportunity.
☒ Insurance provides protection.
☒ Discipline builds freedom.
☒ Legacy lasts forever.





You've Taken the First Step.
Now Take Action!

Review your results, celebrate your progress, and create a plan that will move you and your family toward lasting financial freedom.



DATE: _____



YOUR NAME: _____



WHY THIS MATTERS TO ME: _____

1 OVERALL RESULTS SUMMARY

You've completed your Financial Stability Checkup!
Here's a snapshot of your results.

INCOME	★ ★ ☆ ☆ ☆	Room to Grow
BUDGET & CASH FLOW	★ ★ ★ ☆ ☆	Good Progress
SAVINGS & EMERGENCY PREP	★ ★ ☆ ☆ ☆	Room to Grow
DEBT & CREDIT	★ ★ ☆ ☆ ☆	Room to Grow
INSURANCE & PROTECTION	★ ★ ★ ☆ ☆	Good Progress

YOUR FINANCIAL STABILITY SCORE



You're on the right path!
Keep building momentum
and take action in the
areas that need the most
attention.

2 WHAT THIS MEANS



You have strengths to build on.
Celebrate your wins and keep going!



There are areas to strengthen.
Small changes today create big results
tomorrow.



You have the power to create change.
Your future and your family's legacy
depend on the decisions you make now.

3 TOP 3 AREAS TO FOCUS ON

1

AREA TO IMPROVE: _____

WHY IT MATTERS: _____

MY GOAL: _____

2

AREA TO IMPROVE: _____

WHY IT MATTERS: _____

MY GOAL: _____

3

AREA TO IMPROVE: _____

WHY IT MATTERS: _____

MY GOAL: _____

4 MY ACTION PRIORITIES

What I will focus on first:

PRIORITY	ACTION I WILL TAKE	START DATE	COMPLETION DATE
1	_____	___/___/___	___/___/___
2	_____	___/___/___	___/___/___
3	_____	___/___/___	___/___/___



Discipline today creates freedom tomorrow.
Consistency turns plans into progress.

5 90-DAY ACTION PLAN

Big progress happens with consistent daily steps.

FIRST 30 DAYS Foundation & Focus

- ☐ Review and adjust budget
- ☐ Build or grow emergency fund
- ☐ Pay down debt
- ☐ Improve income streams
- ☐ Review insurance coverage

MY WIN BY DAY 30: _____

DAYS 31-60 Build Momentum

- ☐ Increase savings consistently
- ☐ Eliminate unnecessary expenses
- ☐ Pay extra on debt
- ☐ Strengthen credit habits
- ☐ Update financial protection

MY WIN BY DAY 60: _____

DAYS 61-90 Strengthen & Scale

- ☐ Optimize income & skills
- ☐ Invest in growth opportunities
- ☐ Increase debt payments
- ☐ Reassess and adjust plan
- ☐ Prepare for next goals

MY WIN BY DAY 90: _____

6 MY COMMITMENT

I commit to the following:

- ☒ I will take control of my finances.
- ☒ I will spend with purpose and save with intention.
- ☒ I will pay down debt and build wealth.
- ☒ I will protect my income, my family, and my future.
- ☒ I will be consistent, disciplined, and patient.
- ☒ I will leave a lasting legacy.



SIGNATURE: _____ DATE: ___/___/___

7 MY SUPPORT & RESOURCES

I don't have to do this alone. I will lean on my support system.

- MY SUPPORT SYSTEM: _____
- FINANCIAL COACH / MENTOR: _____
- TOOLS & RESOURCES I WILL USE: _____
- COMMUNITY / ACCOUNTABILITY GROUP: _____

8 MY VISION FOR THE FUTURE

I see a future where...



A strong plan
today builds
generational wealth
tomorrow.



YOU DID IT!

You've taken a powerful step toward
financial freedom and generational
stability. Keep showing up for your
future. Your best days are ahead!



It's not about how much you make,
it's about how you manage what you make
and what you build with it.



NEXT STEP:

Review your action plan weekly.
Take action daily.
Build. Grow. Leave a Legacy.

