

FREE RESOURCE

Financial Readiness Worksheet

Know where your money is going and what you want it to do next.

Complete this worksheet with realistic monthly numbers. The goal is clarity, not perfection.

Monthly Income

Income source	Gross	Take-home / usable

Essential Monthly Expenses

Expense	Monthly amount	Notes

Debt Obligations

Creditor / debt	Balance	Minimum payment	APR / rate

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Savings & Reserves

Goal / account	Current amount	Monthly contribution	Target

Upcoming Priorities

- ☐ Emergency reserve
- ☐ Home purchase
- ☐ Vehicle
- ☐ Business goal
- ☐ Debt reduction
- ☐ Credit-building goal
- ☐ Other major expense

30-Day Financial Focus

Action	Why it matters	Due date
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Educational Notice

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