

A photograph of a red brick and a spiral-bound notebook on a light brown surface. The brick is in the upper left corner, and the notebook is in the upper right corner. The background is a plain, light brown surface.

Your Financial Clarity Snapshot

A gentle first look at your current financial picture

This snapshot isn't about judgment—it's about awareness. Take a deep breath and approach this exercise with compassion for yourself and your journey so far.

INCOME AWARENESS

Monthly income sources:

- Primary income: \$ _____
- Secondary income: \$ _____
- Other income: \$ _____
- **TOTAL MONTHLY INCOME:** \$ _____

EXPENSE AWARENESS

Monthly essential expenses:

- Housing: \$ _____
- Utilities: \$ _____
- Food: \$ _____
- Transportation: \$ _____
- Insurance: \$ _____
- Debt payments: \$ _____
- Other essentials: \$ _____
- **TOTAL MONTHLY INCOME:** \$ _____

Monthly non-essential expenses:

- Entertainment: \$ _____
- Dining out: \$ _____
- Shopping: \$ _____
- Subscriptions: \$ _____
- Other: \$ _____
- **TOTAL MONTHLY INCOME:** \$ _____

SAVINGS & DEBT AWARENESS

Current savings:

- Emergency fund: \$ _____
- Other savings: \$ _____
- Retirement accounts: \$ _____
- **TOTAL SAVINGS:** \$ _____

Current debt:

- Credit cards: \$ _____
- Student loans: \$ _____
- Auto loans: \$ _____
- Personal loans: \$ _____
- Other debt: \$ _____
- **TOTAL MONTHLY INCOME:** \$ _____

CASH FLOW AWARENESS

- Monthly income: \$ _____
- Monthly expenses: \$ _____
- Difference: \$ _____

MOTIONAL AWARENESS

How I feel looking at these numbers (circle any that apply):

Anxious | Hopeful | Confused | Empowered | Overwhelmed | Curious Other feelings:

One thing that surprised me: _____

One thing I'm proud of: _____

NEXT TINY STEP ✨

One small action I could take based on this awareness:

Remember: Awareness itself is progress. You've taken an important step simply by seeing your current reality with clarity and compassion.