Money Habits
For Me

Personal Financial Roadmap Workbook

Turn your goals into a written direction you can review and adjust

Why Complete This Worksheet?

This workbook is designed to accompany Chapter 15 of Money Habits: Practical Financial Strategies for Real Life. It is not about predicting every turn in the road. It is about choosing priorities, identifying practical next steps, and creating a plan that can change when life changes.

Name	
Date started	
Next review date	

A roadmap gives direction without pretending the road will always stay the same.

How to Use This Workbook

Complete the workbook in stages. Estimates are acceptable. The purpose is to make your financial life visible enough to choose a direction, not to produce a perfect set of numbers.

☐ Begin with the current financial overview. Use the information you already gathered in earlier chapters whenever possible.

☐ Choose only the goals that matter most. A plan that tries to give equal attention to every goal becomes a wish list.

☐ Connect each priority to a specific next action. Small actions that can be repeated are more useful than ambitious promises.

☐ Review the roadmap at least once a year and sooner after a major change in income, health, housing, work, or family responsibilities.

Keep supporting details elsewhere. This workbook is the summary—the dashboard—not the entire filing cabinet.

Your Planning Ground Rules

What do I want this plan to help me protect?

____

What do I want this plan to help me improve?

____

What do I want money to make possible over time?

____

1. Current Financial Overview

Start with a broad picture of where you stand today. Use monthly amounts unless another time period is noted.

Income Source	Monthly Amount	Reliable or Variable?
	$	
	$	
	$	
	$	
	$	
	$	

Monthly Spending Structure

Category	Estimated Monthly Amount	Notes
Essential living costs	$	
Minimum debt payments	$	
Savings and investing	$	
Flexible spending	$	
Other obligations	$	

Current Financial Position

Item	Current Amount	What Needs Attention?
Emergency savings	$	
Other savings	$	
Retirement/investment accounts	$	
Total non-mortgage debt	$	
Mortgage or housing debt	$	
Available monthly margin (money left after regular essentials, debt payments, and planned savings)	$	

2. Protection and Stability Check

A long-term plan is easier to follow when the basics are protected. Mark what is in place and note anything that needs review.

Area	In Place	Needs Review	Notes
Emergency fund	☐	☐	
Health insurance	☐	☐	
Life insurance	☐	☐	
Auto insurance	☐	☐	
Homeowners or renters insurance	☐	☐	
Disability/income protection	☐	☐	
Estate documents	☐	☐	
Account security and fraud protection	☐	☐	

Which protection issue deserves attention first?

____

____

What would be most difficult financially if an unexpected event occurred this year?

____

____

3. Goals for the Next One to Three Years

These are the goals closest to your current spending, savings, debt, housing, transportation, and recovery needs. List possible goals first, then select no more than three priorities.

What needs to be stabilized or completed?

____

____

What expense or change can reasonably be anticipated?

____

____

What would give me more financial breathing room?

____

____

Goal	Why It Matters	Target Amount/Result	Next Action	Target Date

My Top Three Short-Term Priorities

1. ____

2. ____

3. ____

4. Goals for the Next Three to Ten Years

These goals are important but usually depend on steady progress rather than immediate action. Think about housing, retirement progress, work changes, family support, education, and major purchases.

***A simple example:* Increase retirement contributions by 1% next January, then review the amount each year as income and other priorities change.**

What do I want to be different five years from now?

____

____

Which obligation would I like to reduce or eliminate?

____

____

What opportunity do I want to be financially ready to pursue?

____

____

Goal	Why It Matters	Target Amount/Result	Next Action	Review Date

My Top Three Medium-Term Priorities

1. ____

2. ____

3. ____

5. Goals More Than Ten Years Ahead

Long-range goals do not need to be fully defined today. Naming them allows present decisions to begin moving in the right direction.

How do I hope to live later in life?

____

____

What future housing, care, or family responsibilities should I consider?

____

____

What would I like to leave behind—or avoid leaving behind—for others?

____

____

Goal	Why It Matters	What Can Begin Now?	Major Unknowns	Review Date

My Top Three Long-Term Priorities

1. ____

2. ____

3. ____

6. Put the Goals in Sequence

Everything cannot be first. Use this page to decide what receives attention now, what comes next, and what can wait without being forgotten.

Priority	Goal	Why This Order?	Action This Year	Progress Measure
1				
2				
3				
4				
5				
6				
7				

A goal placed later in the sequence is not being abandoned. It is being protected from competing with a more urgent priority.

What will I deliberately postpone for now?

____

____

What could tempt me to abandon this order?

____

____

7. Twelve-Month Action Plan

Choose the actions that will move the roadmap forward during the next twelve months. Keep the list realistic enough to use.

Action	Goal Supported	Amount/Frequency	Start Date	Automatic?	Status
				☐ Yes ☐ No	☐ Not started ☐ In progress ☐ Complete
				☐ Yes ☐ No	☐ Not started ☐ In progress ☐ Complete
				☐ Yes ☐ No	☐ Not started ☐ In progress ☐ Complete
				☐ Yes ☐ No	☐ Not started ☐ In progress ☐ Complete
				☐ Yes ☐ No	☐ Not started ☐ In progress ☐ Complete
				☐ Yes ☐ No	☐ Not started ☐ In progress ☐ Complete
				☐ Yes ☐ No	☐ Not started ☐ In progress ☐ Complete
				☐ Yes ☐ No	☐ Not started ☐ In progress ☐ Complete

Habits and Systems That Will Support the Plan

☐ Automatic savings or investment transfer

☐ Automatic bill or debt payment

☐ Monthly spending check

☐ Quarterly account review

☐ Annual insurance and beneficiary review

☐ Secure document and password system

8. Annual Financial Roadmap Review

Complete thisreview once a year and soonerwhen a major life change makes the current plan inaccurate.

Review Date	Previous Review	Completed With	Next Review

What Changed?

Income or employment

____

Health or family responsibilities

____

Housing or transportation

____

Debt, savings, or investments

____

Insurance, taxes, or legal matters

____

What Progress Did I Make?

____

____

____

____

What Became More Difficult?

____

____

____

Annual Review: Update the Direction

Use the answers from the previous page to decide what stays the same and what should change.

Time Horizon	Most Important Goal Now	Adjustment Needed	Next Action
Next 1–3 years			
Next 3–10 years			
More than 10 years			
Protection/stability			
Other			

One decision I am proud of this year:

____

____

One decision I will handle differently next year:

____

____

The single most important financial priority for the coming year is:

____

____

9. Life-Change Adjustment Page

Use this page whenever a major change makes the current roadmap inaccurate. Adjusting the route is not the same as abandoning the destination.

What changed?	
When did it change?	
How does it affect income or expenses?	
Which goal or action must slow down?	
Which priority must move forward?	
What temporary action is needed?	
When will I review this adjustment?	

Common triggers include a job change, income loss, health event, caregiving responsibility, marriage, divorce, death, move, major repair, inheritance, or retirement.

What remains important even though the route has changed?

____

____

____

10. Preparing to Seek Professional Help

Qualified help may be useful when decisions involve retirement income, taxes, estate planning, business ownership, special-needs planning, blended families, or complex insurance questions.

The Decision or Question I Need Help With

____

____

____

Information I Should Gather First

☐ Recent account statements

☐ Income and spending information

☐ Debt balances and terms

☐ Insurance policies

☐ Tax returns or tax notices

☐ Estate documents

☐ List of goals and questions

☐ Relevant employment or benefit documents

Questions to Ask the Professional

What services will you provide?	Notes:
What qualifications or licenses do you hold?	Notes:
How are you paid?	Notes:
Are there other fees or costs?	Notes:
Are you required to put my interests ahead of your own?	Notes:
Do you receive commissions or incentives?	Notes:
What information will you need from me?	Notes:
How will recommendations be explained and documented?	Notes:
What happens if I decide not to proceed?	Notes:

11. My One-Page Financial Roadmap

Complete this page after working through the workbook. This is the summary you can keep accessible and revisit throughout the year.

What I want money to support	
My most important 1–3 year goal	
My most important 3–10 year goal	
My most important 10+ year goal	
My first priority	
My next practical action	
The habit or system supporting it	
My next review date	

A reminder to myself when progress feels slow:

____

____

____

You do not need to know every turn in the road. You need enough direction to recognize the next step—and enough flexibility to change course when necessary.

Notes and Follow-Up

Use this space for questions, decisions, or information that should be carried into the next review.

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Money Habits Resource Library

Small steps. Better habits. Stronger financial confidence.