

Monthly Money Reflection

Pause. Reflect. Build.

Use this check-in at the end of each month to notice your progress, identify what needs attention, and choose one intentional next step.

MONTH: _____

DATE: _____

01 What went well financially this month?

Celebrate a decision, bill paid, money saved, or an area where you showed discipline.

02 Where did I spend more than I intended?

Notice the pattern without judgment. Awareness gives you information.

03 Did I make progress toward a savings goal?

Even a small amount counts. Consistency matters.

04 Is there a financial concern I have been avoiding?

Name what needs your attention so you can decide what comes next.

05 What is one money decision I would like to make differently next month?

Choose one realistic, manageable change.

06 What financial goal am I currently working toward?

Write the goal clearly - savings, debt, retirement, business, travel, family, or another priority.

07 What is one small step I can take this week?

You do not have to solve everything today. Choose your next step.

THIS MONTH'S REFLECTION	MY NEXT STEP
<i>Does the way I am currently using my money reflect what I say is important to me?</i>	One action I will take before my next check-in:

Financial progress can begin with awareness, one better decision, and one small step.

Live well. Write your story. Build your future.

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