LIFE, BEAUTIFULLY ORGANISED

FREE PRINTABLE

Monthly *Money* Overview

A calm monthly view of what is fixed,
what is coming and what has room.

by Esther

5 A4 PAGES / ENGLISH

PRINT + TABLET / VERSION 1.1

ESSY'S ESSENTIALS / LIFE, BEAUTIFULLY ORGANISED

BEGIN WITH ONE CLEAR SCOPE

The Month in View

Choose one scope and one period. Use the same basis on every page.

MONTH / CURRENCY

PREPARED ON / REVIEW AGAIN ON

SCOPE: PERSONAL OR JOINT?

Circle one: PERSONAL / JOINT. Whose money and which accounts are included?

PERIOD: FROM THIS CHECK-IN DATE TO

Use a clear end date. Record only money and payments still ahead in this period.

Start from today's balances. Do not include money already spent, credit limits or savings reserved for emergencies or other goals. Count transfers between your included accounts only once.

A1 Money available now

Selected balances, excluding emergency savings and money held for other goals.

A2 Income still expected in this period

Only realistic receipts not already included in A1; no internal transfers.

A Total to work with: A1 + A2

Carry A to page 4. Do not subtract this period's unpaid costs here.

WHAT MAKES THIS PERIOD DIFFERENT?

Note changes in income, timing or responsibilities.

ONE PERSONAL OR SEASONAL PRIORITY

Something you would like the month to make room for.

What Is Already Spoken For?

List only unpaid costs within your chosen period. Put each amount in one place.

Already fixed

Recurring bills and agreed payments still due. Do not repeat costs already paid.

WHAT IS STILL TO BE PAID?	WHEN?	AMOUNT

B Subtotal - fixed payments still due

Coming into view

One-off costs and renewals due in this period, not already listed above.

WHAT IS STILL TO BE PAID?	WHEN?	AMOUNT

C Subtotal - one-off payments still due

STILL TO CONFIRM

Which amount or payment date needs checking? Unknown does not mean zero.

Bring B and C separately to page 4. Groceries and other everyday variable costs go in D there. New savings contributions go in E, unless you have already allowed for them above.

The Room I Can Work With

Bring forward your totals, then allow for the everyday costs still ahead.

Use the same personal or joint scope and end date as page 2. A covers only money available for this period; protected savings remain outside it.

A Total to work with

Copy A from page 2, including realistic income still to arrive.

B Fixed payments still due

Copy the B subtotal from page 3.

C One-off payments still due

Copy the C subtotal from page 3.

D Everyday variable costs still to cover

Estimate remaining groceries, transport and other essentials; exclude B/C.

E Other agreed allocations still to make

Planned allocations not already excluded from A or counted in B/C/D.

F Working remainder: A - B - C - D - E

A negative result is a shortfall to address, not available spending money.

Check timing as well as the total: will money arrive before bills are due? Unchecked amounts make this estimate provisional. A positive result is not a spending target; you may leave it unallocated.

WHAT NEEDS PROTECTING THIS PERIOD?

WHAT WOULD GENUINELY SUPPORT LIFE THIS PERIOD?

WHAT CAN WAIT WITHOUT CREATING A PROBLEM?

CLOSE WITH ONE USEFUL ACTION

One Calm Next Step

Choose the smallest useful action. One clear next step is enough.

Enough visibility to take one thoughtful step
is enough for today.

You may clarify, arrange, adjust - or decide that something can remain as it is.

THE ONE THING I WILL CLARIFY, ARRANGE OR ADJUST

Describe one concrete action rather than the whole problem.

WHEN I WILL DO IT

A date, moment or simple trigger.

THE INFORMATION I NEED

Only what helps this step move forward.

WHAT I DO NOT NEED TO SOLVE TODAY

Give unfinished details a place without carrying them through the rest of the day.

A GENTLE NOTE

For personal organisation and reflection only. This printable does not provide financial, tax, legal or investment advice. Estimates may help you begin; check actual balances, costs and payment dates before making commitments. Seek qualified guidance where appropriate.

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