

FREE PREMIUM CABINET DOWNLOAD

Monthly *Money* Overview

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

by Esther

The Month in View

Notice what makes this month different before you decide what the numbers need to do.

MONTH

CURRENCY

WHAT MAKES THIS MONTH DIFFERENT?

A change, event, return, renewal or practical detail that alters the shape of this month.

KNOWN CHANGES IN INCOME OR TIMING

Note only what is useful to remember. Broad estimates are welcome.

A PERSONAL OR SEASONAL PRIORITY

Something that may need room, attention or a realistic decision this month.

WHAT WOULD I LIKE TO FEEL CLEARER ABOUT BY THE END OF THIS CHECK-IN?

Choose one question. You do not need to solve every financial detail today.

What Is Already Spoken For?

Begin with the commitments and payment moments you already know about. Estimates are enough.

Already fixed

Recurring commitments and agreed payments that already have a place this month.

WHAT	WHEN	ESTIMATED AMOUNT

WORKING TOTAL ALREADY SPOKEN FOR

Coming into view

Known one-off costs, renewals or payment moments approaching this month.

WHAT	WHEN	ESTIMATED AMOUNT

Still to confirm

Keep uncertainties visible without trying to solve them all here.

AN AMOUNT I NEED TO CHECK

A DATE OR PAYMENT MOMENT TO CONFIRM

The Room I Can Work With

Use rounded figures if exact numbers are not useful yet. The purpose is orientation, not perfection.

MONEY EXPECTED TO BE AVAILABLE THIS MONTH

Begin with the amount that is realistically available to work with.

ALREADY SPOKEN FOR

Bring forward the working total from the previous page.

COMING INTO VIEW

Allow broadly for the one-off costs and payment moments approaching.

MY CURRENT WORKING ESTIMATE

The approximate room left after what is already visible.

This is a working estimate, not a target.

It may change as the month becomes clearer.

What deserves attention now?

Keep the answers brief. They are orientation points, not spending rules.

WHAT NEEDS PROTECTING THIS MONTH?

WHAT WOULD GENUINELY SUPPORT LIFE THIS MONTH?

WHAT CAN WAIT WITHOUT CREATING A PROBLEM?

One Calm Next Step

Choose the smallest action that would make the month feel clearer. One 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. Use estimates where helpful and seek qualified guidance when your situation requires it.