



Find Your Financial Starting Point

A simple worksheet to help you identify what needs your attention first

Sometimes the hardest part of improving your finances is knowing where to begin. You may need to prepare for upcoming bills, understand your debt, start saving, reduce expenses, or find a way to earn additional income. This worksheet will help you look honestly at your current situation and choose one manageable next step.

1. What is causing me the most financial stress right now?

☐ My regular bills are difficult to manage	☐ I have upcoming expenses I am not prepared for
☐ I do not have emergency savings	☐ My debt feels overwhelming
☐ My income is not enough for my current expenses	☐ My income changes from month to month
☐ I depend on credit cards or borrowing	☐ I want to save but do not know where to begin
☐ I need extra income	☐ I want to start a business but cannot afford to rush
☐ My existing business is not bringing in enough profit	☐ Other: _____

2. Which area needs attention first?

☐ Upcoming bills	☐ Everyday expenses
☐ Emergency savings	☐ Debt
☐ Increasing income	☐ Business expenses
☐ Something else: _____	☐ I am not sure yet

3. What is happening right now?

My monthly income is approximately:	\$ _____
My essential monthly expenses are approximately:	\$ _____
The expense or financial problem worrying me most is:	
The next major bill or expense I need to prepare for is:	
The amount I believe I need is:	\$ _____

Choose Your Next Step

Choose one action that feels possible and realistic right now.

4. What can I realistically do right now?

☐ Review my recent spending	☐ Cancel or reduce one unnecessary expense
☐ List all upcoming bills and due dates	☐ Begin saving a small amount each payday
☐ Gather information about my debts	☐ Contact a creditor or qualified professional for guidance
☐ Sell items I no longer need	☐ Explore realistic extra-income opportunities
☐ Review whether my business is earning a profit	☐ Delay a nonessential purchase
☐ Ask for help before the situation becomes more urgent	☐ Other: _____

5. My first manageable goal

The financial area I will focus on first is:	
My goal is:	
The first action I will take is:	
I will complete this action by:	

6. What may get in my way?

Possible obstacle:
What I can do to prepare for it:

7. My next review date

I will review my progress on:	_____
At that time, I will ask:	What improved? What still needs attention? What did I learn? What should my next s

You do not have to solve every financial problem today. Begin with the area creating the most pressure, take one responsible step, and build from there. Small progress still counts.

For educational purposes only. This worksheet does not provide individualized financial, credit, tax, investment, bankruptcy, or legal advice. Consider consulting an appropriately qualified professional for guidance specific to your situation.

