

# JANUARY FINANCIAL RESET

## Momentum for the year ahead

## Cash Flow & Lifestyle

***Does my spending support the life I'm building?***

.....

### Approximate Snapshot:

Monthly take-home pay:

Monthly fixed expenses: \_\_\_\_\_

*Getting income and spending on balance is the foundation everything else is built on.*

## Savings & Automation

***Is saving happening automatically, or only when I think about it?***

.....

### Approximate Snapshot:

Current savings amount/percentage:

Savings goal for this year: \_\_\_\_\_

*In general, what's automatic gets done. What's visible gets spent.*

## Investments & Risk

***Does my investment strategy still match how I feel about risk today?***

.....

Approximate Snapshot:

General investment approach:

Comfort level with market ups and downs:

*Keep in mind, your timeline isn't one year. It's from today to retirement.*

## Goals & Direction

***Do my financial goals reflect what I want this year to move me toward?***

.....

Approximate Snapshot:

Recent or upcoming life changes:

Top financial priority this year:

*Clear short- and long-term goals help keep decisions aligned when life gets busy.*

## My Thoughts:

[illegible]