



Before the Year Gets Away From You

Make room for what matters - in your life and your budget.

Life does not wait for a clear calendar. Work, family, bills, and the things you want for yourself can all ask for attention at once. These pages give you a place to sort it out and choose a few moves that fit your life.

YOUR MIND

Notice what is taking up space.

YOUR MONEY

See what is coming and plan for it.

YOUR LIFE

Make room for support and progress.

START WHERE YOU ARE

NAME OR INITIALS

DATE

I WANT A LITTLE MORE ROOM FOR...

One word, one sentence, or one thing you miss having time for.

10 pages. Work at your pace. You can return to any page when life changes.



Take Stock, Without Judgment.

A useful answer can be short. You do not need to finish everything today.

HOW TO USE THIS WORKBOOK

Download and save a copy first. Open it in a PDF app, click a pale blue box, and type. Press Tab to move through fields; save your copy as you go. You can also print it and write by hand.

If a browser preview will not keep your answers, open the downloaded file in a PDF reader. Use estimates where needed. The money totals are entered manually.

WHAT IS GOING WELL?

Name something that is helping, even if the rest of the week feels full.

WHAT IS ASKING THE MOST OF YOU?

Think about responsibilities, decisions, money worries, or unfinished tasks.

WHAT WOULD MAKE THESE PAGES USEFUL?

For example: seeing my bills clearly, protecting an evening, or asking for help.

Suggested path: clear some space (3-4), review money (5-6), plan your next moves (7-10).



Get It Out of Your Head.

Give the things you are carrying a place to land.

Write down up to four things you keep returning to. Include the quiet work: remembering appointments, checking on family, answering messages, or wondering how a bill will get paid.

WHAT I AM CARRYING	WHAT IT NEEDS NEXT
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Use the right column for one next action, a question to answer, or a person to contact.

THE ONE I WANT TO ADDRESS FIRST

Choose it because it matters or has a real deadline.



Decide What Gets Your Yes.

A full schedule needs choices, not just more effort.

Look back at page three. Sort a few commitments below. Before postponing something, check its deadline and who would be affected. For shared responsibilities, name the conversation that needs to happen.

KEEP	CHANGE	PAUSE
A basic need, real deadline, or something you choose to protect.	Something that could be smaller, later, simpler, or shared.	Something you can set aside for now after checking the impact.
THE COMMITMENT	THE COMMITMENT	THE COMMITMENT
WHAT WILL CHANGE?	WHAT WILL CHANGE?	WHAT WILL CHANGE?

WORDS I CAN USE

Try: "I can help with ____, but I cannot take on ____." Or: "Can we move this to ____?"

KEEP SOMETHING FOR YOURSELF

Name time for a person, activity, or quiet moment you actually want in your week.



See Your Monthly Money.

Start with the same month for every amount. Estimates are a starting point.

MONTH I AM PLANNING FOR

Use take-home income and spendable cash support. Count each expense once. Do not add a credit limit as income. If income varies, use an amount you reasonably expect and note what is uncertain.

MONEY COMING IN	MONEY GOING OUT
Take-home pay	Housing + utilities
Other cash income / support	Food + household needs
TOTAL MONEY IN (A)	Transportation
For uncertain income, write the amount you are counting on and what you still need to confirm.	Health + care costs
	Debt payments not counted above
	Other spending
	TOTAL MONEY OUT (B)
	MONEY IN (A) - MONEY OUT (B)

WHAT DOES THE DIFFERENCE TELL YOU?

If it is below zero, carry the gap to page six and identify a question or support contact. If it is above zero, check upcoming costs before deciding what is available.



Give Upcoming Costs a Place.

The bill feels different when you can see it coming.

Look beyond your regular month: school needs, seasonal bills, a repair, travel, or a celebration. List what you know. Mark an estimate with "est." and confirm it when you can.

EXPENSE	WHEN DUE	EST. COST	SET ASIDE

WORK OUT ONE AMOUNT

Example: a \$180 expense with \$60 already set aside leaves \$120. Over four paydays, that is \$30 per payday. If the amount does not fit, review the cost, timing, or support available.

MY AMOUNT STILL NEEDED

PAYDAYS UNTIL DUE

PER PAYDAY

ONE MONEY MOVE OR QUESTION

What will you review, ask about, or plan for next? Include a contact if useful.



Make a Plan for the Full Weeks.

Decide what helps before another busy day makes the decision for you.

Think about a week when demands started piling up. What became harder to keep up with? Use your own experience to name a few supports you can reach for again.

I KNOW MY WEEK IS GETTING TOO FULL WHEN...

For example: I forget meals, put off calls, snap at people, or stop doing things I enjoy.

ONE SMALL THING THAT HELPS ME

Choose something that fits a real day: step outside, eat, listen to music, or call someone.

ONE PERSON OR PLACE I CAN TURN TO

Name the person or service and the specific help you would ask for.

THE REQUEST I WILL MAKE

Try: "Could you help me with ____ by ____?" Name what you need clearly.



Choose One Priority.

Make it specific enough to begin and small enough to fit.

Look across the pages you have completed. Choose a priority that would make a meaningful difference in the next four weeks. Decide what "done" or "better" would look like before you start.

MY PRIORITY FOR THE NEXT FOUR WEEKS

Examples: confirm a bill arrangement, make one appointment, or protect one evening each week.

I WILL KNOW I MADE PROGRESS WHEN...

	THREE SMALL STEPS	BY WHEN?
1		
2		
3		

IF SOMETHING GETS IN THE WAY, I CAN...

Name a smaller version of the step, a new time, or someone who could help.



Four Weeks of Real Progress.

Come back once a week. Adjust what needs adjusting.

A check-in is a chance to notice what moved and what needs support. If you missed a step, write what got in the way and choose where to restart. Dates are yours to set.

WEEK 1		DATE
WHAT MOVED FORWARD?	WHAT NEEDS TO CHANGE NEXT?	
WEEK 2		DATE
WHAT MOVED FORWARD?	WHAT NEEDS TO CHANGE NEXT?	
WEEK 3		DATE
WHAT MOVED FORWARD?	WHAT NEEDS TO CHANGE NEXT?	
WEEK 4		DATE
WHAT MOVED FORWARD?	WHAT NEEDS TO CHANGE NEXT?	



Keep What Is Working.

A plan can change and still be useful.

You have made room to look at your life and your money together. Before you close this workbook, choose what you want to carry into the next month. You can repeat these pages whenever they would help.

ONE THING I WANT TO KEEP DOING

What helped enough that you want to make room for it again?

ONE THING I WANT TO CHANGE OR ASK FOR

What have you learned about what you need?

MY NEXT CHECK-IN DATE

H2O CAN BE PART OF THE PLAN

Connect with adult counseling, case management, family support, life skills, and financial empowerment services.

419-724-4973 Ext. 9

hype20.org/resources

MORE TOOLS FOR YOUR MONEY

The CFPB Your Money, Your Goals toolkit offers free income trackers, bill calendars, and planning tools. Open the toolkit online.

This workbook is for personal reflection and planning. Share only what you choose.