WEALTHFORGE

BUILD · GROW · PROSPER

MONEY WORKSHEETS

Companion Workbook for
Your First Salary Money System

MAKE · ORGANIZE · NEUTRALIZE · ESTABLISH · YIELD

Print these pages or fill them digitally. Complete them alongside the book. There are no perfect answers—only honest starting points and steady progress.

Name: ________________________ Start date: ____________

M — MAKE · Know What You Make

1. My Income Snapshot

Write the money that actually reaches you (take-home), not only the contract figure.

Gross / contract monthly salary

Taxes & statutory deductions

Pension / insurance deductions

Other deductions

TAKE-HOME (what arrives in my account)

Other regular income (side work, etc.)

TOTAL MONTHLY INCOME I CAN ALLOCATE

2. Income Awareness

How does money enter my life? When? How predictable is it?

Pay cycle (e.g. monthly / weekly)

Payday date(s)

Is income stable or variable?

What usually happens in the 48 hours after payday?

What financial pressure shows up before next payday?

3. Money Story Check-In (from Chapter 1)

What do I want money to help me accomplish?

What financial behaviour do I want to stop?

What financial habit do I want to build?

O — ORGANIZE · Give Every Shilling a Job

4. Monthly Money Map

Assign a job to your take-home income before the month spends itself.

Category / Job	Planned amount	Actual spent	Difference

Suggested buckets: Housing · Food · Transport · Utilities · Debt · Family support · Emergency savings · Goals · Lifestyle · Buffer

5. Spending Audit (30 days)

Mark each significant expense: **N** Necessary · **V** Valuable · **A** Avoidable

Date	Item / description	Amount	N / V / A	Note

6. Budget Planner — One-Page View

Month / Year	
Total take-home income	
Total planned essentials	
Total planned debt payments	
Total planned savings & goals	
Total planned lifestyle	
Planned remaining / buffer	

7. Sinking Fund Planner

Known future costs that are not emergencies—fund them monthly.

Future expense	Target date	Total needed	Months left	Monthly set-aside

8. Debt Inventory

Creditor	Balance	Interest / fees	Min. payment	Due date	Priority

9. Debt Attack Plan

Method I choose (Avalanche / Snowball) ______

Priority debt #1 (name + reason) ______

Extra amount I can add each month ______

New lifestyle debt I will refuse ______

Review date for this plan ______

10. Lifestyle Leak Audit

Where does money leak without a clear job?

Leak (subscription, habit, pressure)	Est. monthly cost	Keep / Cut / Reduce	Action

11. Emergency Fund Planner

Starter buffer target (small first goal)

Full emergency target (e.g. months of essentials)

Monthly automatic transfer amount

Where this money is kept (account)

What counts as a true emergency for me

What does NOT count (list 2–3)

12. Financial Goals Planner

WHAT · WHY · HOW MUCH · WHEN · HOW (monthly action)

Goal	Why it matters	Amount	Deadline	Monthly action

13. 12-Month Goals Tracker

Month	Focus (MAKE/ORG/NEU/EST/YLD)	One key action	Done?

14. Wealth Growth Planner

Foundation check: emergency buffer status

High-cost debt still active? (Y/N + note)

Amount available monthly for long-term growth

Learning focus this quarter (topic)

I will not invest in anything I don't understand (initial)

15. Skills & Income Growth Planner

One skill that could raise my earning power

How I will practice it (weekly)

Possible income idea to test carefully

First small proof step (this month)

Boundary: I will not abandon my foundation for hustle

16. Long-Term Wealth Roadmap

Horizon	Destination	Rough cost / target	Next step

Horizons: 1 year · 3 years · 5 years · 10 years · Freedom vision

THE MONEY MASTER SHEET · One-Page System View

Complete after you have worked through the other sheets. Update monthly.

MAKE

Take-home income this month

Payday date

ORGANIZE

Essentials total

Lifestyle total

Biggest leak to watch

NEUTRALIZE

Priority debt & extra payment

Lifestyle inflation guard (one rule)

ESTABLISH

Emergency fund balance / target

Top goal this month & amount saved

YIELD

Growth / learning action this month

Skill or income test in progress

Month-end reflection

What went well?

What will I improve next month?

One win to celebrate

MAKE → ORGANIZE → NEUTRALIZE → ESTABLISH → YIELD
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