01 / DIRECTION

Start with your why

A clearer financial future starts with knowing what matters to you.

Your starting point

Name

Date

Household members / dependents

Primary financial goal

Define your priorities

What would financial freedom make possible for you?

What is your biggest money-related concern today?

What would you like to accomplish in the next 12 months?

Your timeline

Next 12 months

1 to 5 years

5+ years

02 / CASH FLOW

Know your monthly numbers

Use take-home amounts and realistic monthly averages.

Money coming in

Primary take-home income	
Other household take-home income	
Additional monthly income	

Money going out

Housing and utilities	
Food and household	
Transportation	
Insurance and healthcare	
Childcare and education	
Debt payments	
Lifestyle and subscriptions	
Other expenses	
Monthly saving / investing	

Your monthly picture

Total income	Total outflow	Difference

03 / RESOURCES

What you own and owe

A simple snapshot of your financial position. Estimates are fine.

Assets and savings

Cash / checking / savings	
Retirement accounts	
Investments outside retirement	
Home / real estate equity	
Other assets	

Outstanding debts

Credit cards	
Student loans	
Vehicle loans	
Mortgage / property loans	
Other debts	

Build awareness

Which debt or financial obligation needs attention first?

Optional: Add account details separately. Do not enter account numbers or passwords.

04 / PROTECTION & ACTION

Turn awareness into action

Protect your progress and choose the next right step.

Your protection check-in

Life insurance coverage (if any)	
Disability / income protection	
Emergency savings (months covered)	
Will, trust, or estate documents	
Beneficiaries reviewed (date)	

Your ownership plan

One thing I can improve this month

One conversation I need to have

My next action and target date

Progress starts with one decision, followed by one action.

Explore more resources and conversations at lead-with-crystal.com

Educational worksheet only. Not individualized financial, legal, or tax advice.