January Financial Refresh

A reset after Dezemba craziness

NOTICE

This information gathering, not self-criticism

Look at your accounts

◻ Main bank account balance

◻ Credit card balance

◻ November and December transactions

As you look, gently notice:

◻ Where did the money mostly go?

◻ Which spends were about comfort, joy or generosity?

◻ Which spends were stress-driven or reactive?

◻ Any patterns you recognise from previous years?

One sentence that describes what I see:

NAME THE GAP

This is where clarity starts to replace anxiety

What I need to get through January:
(rough estimate, no perfection needed)

R

What I realistically have to work with:
(include income and savings you are willing to use)

R

The gap (if there is one):

R

This number is not a failure. It is simply the size of the problem you are working with.

PULL BACK GENTLY

This is about choice, not punishment

My top 3 pull-back areas for January:

1.

2.

3.

A kinder rule for each one: (example: "Not never, just less often")

1.

2.

3.

KEEP ONE SMALL JOY

This is about choice, not punishment

The one or two things I am keeping on purpose: (e.g. Friday coffee, one treat snack, fresh flowers once)

1.

2.

This is not cheating. It is how you avoid burnout and rebound spending.

A FINAL NOTE TO MYSELF

January is not a test of character. It is a recovery month.

One sentence I want to remember this January:

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