Financial Preparedness Workbook

A complete working companion for the 30-Day Financial Preparedness Path: Discover, Understand, Prepare, and Decide.

Learner name	Start date	Planned review date

FOUR CHECKPOINTS

Financial Snapshot • Understanding Your Numbers • Preparing Your Path • Your Next-Step Review

Use the box above to write what you want to understand by the end of this 30-day learning path.

Financial Snapshot Worksheet

Gather a dated view of income, expenses, assets, and obligations. Use partial account identifiers only.

MONTHLY INCOME

Source	Gross amount	Net amount available	Frequency

ASSETS

Type	Estimated value	Accessible?	Notes

OBLIGATIONS

Type	Balance	Required payment	Review date

WHAT IS INCOMPLETE OR UNCERTAIN?

Do not record passwords, Social Security numbers, or complete account numbers.

Household Budget Worksheet

Separate essential, contractual, flexible, and periodic uses of monthly income.

Category	Planned	Actual	Type / notes
Housing			
Utilities and communications			
Food and household			
Transportation			
Insurance and health			
Required obligation payments			
Family and personal			
Savings and reserves			
Other			

Reliable monthly net income	Less planned uses	Unassigned margin

PERIODIC EXPENSES TO CONVERT INTO MONTHLY AMOUNTS

Cash-Flow Worksheet

Map when money enters and when obligations leave - not only the monthly totals.

Week	Starting cash	Money in	Essential uses	Other required uses	Ending cash

LOWEST-CASH POINT

TIMING ISSUE TO INVESTIGATE

CONSERVATIVE STRESS TEST

If income decreased or an irregular expense occurred, what essential obligations would still need to be protected?

Financial Document Organizer

Record where important documents are located and when they were last reviewed. Do not place sensitive credentials in this workbook.

Document category	Located?	Review date	Secure location	Follow-up
Income records				
Bank statements				
Housing documents				
Insurance documents				
Tax records				
Credit reports				
Account agreements				
Student-loan records				
Other				

PRIVACY REMINDER

Keep complete account numbers, credentials, identity documents, and private records in an appropriately secured location - not in an emailed worksheet.

Monthly Affordability Worksheet

Test whether a possible commitment fits the household without assuming approval, savings, or a particular outcome.

Calculation	Amount
Reliable monthly net income	
Essential expenses	
Existing required obligations	
Periodic-expense monthly reserve	
Emergency / safety margin	
Estimated amount remaining	

STRESS TESTS

Scenario	Estimated impact	Could essentials still be met?

WHAT ASSUMPTION REQUIRES VERIFICATION?

Financial Priorities Assessment

Rank what must be protected, clarified, or addressed before investigating a next step.

Priority	Why it matters	Urgency	Evidence needed

NON-NEGOTIABLE PROTECTIONS

DECISION I CAN DELAY UNTIL FACTS ARE CLEARER

Questions to Ask an Independent Provider

Use these questions when independently evaluating a provider. An introduction is not an approval, endorsement, or promised result.

■ What exact product or service do you provide?	■ Are you licensed or registered where required?
■ Who is the contracting company?	■ What are all charges, fees, rates, and costs?
■ When and how is each amount paid?	■ What is the complete term or timeline?
■ What eligibility or approval standards apply?	■ What could cause the cost or payment to change?
■ What are the material risks and limitations?	■ What happens if I stop or cancel?
■ What refund terms apply?	■ Who handles complaints and ongoing service?
■ What information will you collect and share?	■ Will anyone receive compensation for an introduction?

PROVIDER ANSWERS AND DOCUMENTS TO REVIEW

Educational Comparison Worksheet

Compare verified terms without treating a lower headline payment, rate, or estimate as proof of suitability.

Comparison point	Option A	Option B	Option C
Provider and product			
Eligibility / approval			
All costs			
Payment and term			
Cancellation / refund			
Material risks			
Customer duties			
Unverified information			

WHICH DIFFERENCES MATERIALLY AFFECT THE DECISION?

Financial Preparedness Checklist

Complete the preparation steps that apply before making a consumer-led decision.

■ I dated my financial snapshot.	■ I reviewed reliable net income.
■ I listed essential and contractual expenses.	■ I included periodic expenses.
■ I mapped cash-flow timing.	■ I identified my financial priorities.
■ I gathered relevant documents.	■ I avoided recording sensitive credentials here.
■ I defined an affordability safety margin.	■ I wrote down unresolved questions.
■ I identified authoritative sources.	■ I reviewed provider roles and boundaries.
■ I compared verified costs and terms.	■ I reviewed risks, cancellation, and refunds.
■ I understand education does not guarantee an outcome.	■ I know I may decline or delay a next step.

ITEMS STILL INCOMPLETE

Personal Preparedness Summary & Roadmap

Document what you understand, what remains unanswered, and the next educational step you choose.

WHAT I NOW UNDERSTAND

WHAT REMAINS UNANSWERED

RISKS OR LIMITATIONS I IDENTIFIED

DOCUMENTS OR SOURCES STILL NEEDED

MY NEXT-STEP ROADMAP

Educational / organizational action	Source or person	Target date	Done

I understand that I control whether to investigate, accept, decline, or delay any next step. Financial Learning Cafe provides education and preparation, not approval or a promised financial result.

30-Day Learning Record

Use this page to document completion and the questions you want to carry into further education.

Checkpoint	Target date	Completion date	Key question or finding

RESOURCES USED

QUESTIONS FOR CURRICULUM SUPPORT

Name: ______________________________ **Date:** ____________