

One-Page Financial Picture

Income, expenses, and options on a single page. Fill this in once a month. It is a clarity tool, not a budget you have to obey - and it is general education, not financial advice.

Month and date

Month covered

1. Money coming in

Source	Reliable? (Y/N)	Amount (\$)
Employment / pension		
Benefits or credits		
Self-employment / side work		
Other		
TOTAL IN		

2. Money going out

Category	Fixed or flexible	Amount (\$)
Housing		
Utilities and phone		
Food		
Transport		
Health and medication		
Debt payments		
Everything else		
TOTAL OUT		

3. The one number that matters

Total in minus total out. If it is negative, that is information - not failure.

Difference this month (\$)

4. Safety check

- ☐ I know what I would do if one unexpected \$500 bill arrived
- ☐ I know which bills must be paid first if money is short

☐ Someone I trust knows where my key account information is kept

☐ I have checked for benefits or credits I may be eligible for

5. Options, not pressure

List up to three realistic options you could act on in the next 90 days - reducing one cost, claiming one credit, or adding one small source of income.

Option 1

Option 2

Option 3

6. Next review

I will update this page on
