

# The Calm Money System

*A simple framework for clarity in your 20s.  
Separate money by purpose. Reduce panic. Build stability first.*

## ◆ Section 1: Monthly Snapshot

This gives instant clarity.

### Monthly Overview

| Item                       | Amount |
|----------------------------|--------|
| Monthly Income (after tax) | _____  |
| Fixed Expenses             | _____  |
| Variable Spending          | _____  |
| Left Over*                 | _____  |

*\*If "Left Over" is negative, stability must be addressed before growth.*

## ◆ Section 2: The Four Accounts Framework

*This is the core of the worksheet.*

### 1 Bills Account

**Purpose:** Stability

- Rent / Mortgage
- Utilities
- Insurance
- Phone / Internet
- Debt Payments
- Subscriptions

Total Monthly Bills: \_\_\_\_\_

## **2 Spending Account**

**Purpose:** *Life without stress*

Groceries: \_\_\_\_\_

Transportation: \_\_\_\_\_

Dining / Social: \_\_\_\_\_

Personal: \_\_\_\_\_

**Spending Allowance Per Week:** \_\_\_\_\_

## **3 Buffer (Emergency Fund)**

**Financial Shock Absorber**

Current Savings: \_\_\_\_\_

Target Goal (1 month expenses): \_\_\_\_\_

Progress: \_\_\_\_\_ %

## **4 Growth**

**Future Capacity**

Choose one priority:

- Build 3-month buffer*
- Pay off high-interest debt*
- Invest consistently*
- Increase income (skills / certification)*

Monthly Growth Allocation: \_\_\_\_\_

## ◆ **Section 3: Panic Reset Questions**

***When I Feel Financial Anxiety, Ask:***

- *Do I know my numbers?*
- *Is my buffer intact?*
- *Am I comparing myself to someone else?*
- *Is this a real problem or a temporary discomfort?*

## ◆ **Section 4: Six-Month Direction**

***In 6 Months I Want To:***

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