

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:

