FINANCIAL CLARITY WORKSHEET

The Five Basics		
Category	**Amount**	**Notes**
Income (take-home pay, side hustles)		
Fixed Expenses (rent/mortgage, car, insurance, utilities)		
Variable Expenses (groceries, gas, dining out, subscriptions)		
Debt *(balances & minimums: cards, loans)*		
Savings & Investments *(emergency fund, retirement, short-term)*		

Don't chase perfection—just use your most recent numbers.

Net Worth			
Assets	***Amount***	**Liabilities**	***Balance***
Cash/Checking		Mortgage/Rent	
Savings Accounts		Car Loan(s)	
Retirement Accounts		Credit Cards	
Home Equity/Property		Student Loans	
Other Assets		Other Liabilities	
	Net Worth Formula:	**Assets - Liabilities:**	

FINANCIAL CLARITY WORKSHEET

QUICK WINS & LEVERS

□ Fixed expenses take up too much of my income
□ Grocery bill is higher than I thought
□ Subscriptions I don't really use
□ One debt has a high interest rate
□ No emergency fund or less than $500 saved
□ Car payment feels too big for my budget
□ ____________________
□ ____________________
□ ____________________
□ ____________________

SMALL ACTION(S) I CAN TAKE THIS WEEK

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FINANCIAL CLARITY WORKSHEET

BIGGER PICTURE

What do I want my money to make possible in the next 1–3 years?

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Is there one lifestyle shift (career, downsizing, travel) I want to prepare for?

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What “freedom” would financial clarity give me?

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Other notes or reflections:

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WANT TO GO DEEPER?

Pair this Starter Sheet with the ***Life Reinvention Planner & Workbook*** to connect your numbers to your bigger picture.

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