

Monthly family money meeting

Look at the next 30 days together. Leave with one action and a date.

Month _____ Next meeting _____

0–2 min What changed?

What changed in your income, costs or plans since last month?

One thing each of you wants your money to make possible:

1 _____ 2 _____

2–7 min Can the next 30 days work?

Cash available now, including your bill buffer \$ _____

Reliable take-home income expected in the next 30 days \$ _____

Income dates _____ Bills due before then _____

Bills, living costs and debt payments, at least the minimums \$ _____

Buffer to leave untouched \$ _____

Exclude earmarked savings and the costs they cover. Don't count purchases already in a listed card payment again.
Reserve cash for new card purchases due later.

7–12 min What costs are coming up?

Include costs beyond this month. Don't repeat amounts already in the 30-day costs.

Cost	Due date	Amount	Already saved	Add this month
		\$	\$	\$
		\$	\$	\$
New set-asides this month, total				\$ _____

12–17 min Give the next dollar a job, or close a gap

Available cash + income – (bills + living costs + debt payments)

– buffer – new set-asides = room left, or a gap: \$ _____

Check payment dates as well as totals. Cover cash needs first. If there's a gap, choose a cost to adjust or a person to contact before it is due.

Our next dollar's job, or our gap and what we'll do _____

17–20 min Who will do what, by when?

One agreed action _____ Who owns it? _____ By what date? _____

Put the next meeting date on your calendar.

Keep this sheet private. Account numbers and passwords do not belong here.

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