Your financial blueprint

A little structure.
A little more breathing room.

A free companion to the Financial Wellbeing Toolkit. Use the short lessons and writing prompts to turn your numbers into a next step.

WHAT IS INSIDE

A purpose for your money

A twelve-month view of cash flow

A monthly check-in and net-worth snapshot

A comparison of debt strategies

Plain-English definitions and a repeatable review

Start online at firefolio.com/toolkit, or use the companion Excel workbook. Everything is free. No purchase or account is required.

Edition: September 2026. Educational planning, not individualized financial advice. Examples are illustrative. Use current statements and verify important decisions against your circumstances.

One manageable first session

1. Gather the basics

Bring your latest pay information, bills, debt statements, and a snapshot of your accounts. Use after-tax income. Do not include passwords or account numbers in the toolkit.

2. Replace the example

The public tool and forecast workbook start with invented example amounts. Replace them before interpreting results. Choose the first month and available cash, then edit income, spending, debt payments, and savings transfers.

3. Look at the difficult month

Check the lowest cash balance, not just the end of the year. Put irregular bills in their expected month. The forecast does not assume interest or investment returns.

4. Keep your work

Choose Save on this device or download a JSON backup in the web toolkit. The Excel files are separate templates. To use them in Sheets, upload them to Google Drive and open with Google Sheets. Edit blue cells; formatting and protection can vary on import.

5. Come back next month

Enter actuals, record a net-worth snapshot, and pick one adjustment. A blank actual is missing information; a zero is a confirmed zero.

Local browser saves can be lost when browser data is cleared. Other people using the same browser may be able to access them. Export a backup if you want a separate copy.

Give your money a purpose

Write down one change you want your money to make possible. Put an amount beside it and choose a date to review it. A clear priority makes the next decision easier.

YOUR NEXT ACTION

Complete: I am making room for ___, and my next step is ___.

A clear goal has an amount and a next action

What is this goal for? What amount would help? What can I do before the next review?

Notes to bring to my next check-in:

Know what comes in and goes out

Start with income after tax. Separate everyday spending, debt payments, and transfers to savings or investments. Moving money between your accounts is not new income and is not a living expense.

YOUR NEXT ACTION

Use the last month of statements to replace the example amounts.

Make the categories useful to you

Which spending is essential? Which spending can vary? Which transfers should not be counted as expenses?

Notes to bring to my next check-in:

Make room for irregular costs

Annual bills, travel, repairs, and changing income can hide behind an average month. Put known costs in the month you expect to pay them. A positive year-end balance can still contain a difficult month.

YOUR NEXT ACTION

Find your lowest projected cash balance and inspect that month.

A twelve-month view is a timing tool

Which annual or irregular costs are coming? In which months? What assumption would I change if my income fell?

Notes to bring to my next check-in:

Build a buffer that fits your life

Emergency savings help absorb unexpected costs. Choose a target based on your essential bills, income stability, and responsibilities. Start with an achievable amount and revisit it when circumstances change.

YOUR NEXT ACTION

Name one likely surprise and the amount you would want available for it.

Keep the target grounded in your situation

What bills would continue if income stopped? What past surprise would I want to cover? What first milestone is achievable?

Notes to bring to my next check-in:

Give every debt a place in the plan

List each balance, interest rate, and minimum payment. A snowball directs extra payments to the smallest balance. An avalanche directs them to the highest rate. Compare both while keeping the total payment budget the same.

YOUR NEXT ACTION

Check balances and minimums against your latest statements.

Compare the same total payment

What are the current APRs and minimums? Can I cover every minimum? Which strategy would I be more likely to maintain?

Notes to bring to my next check-in:

Invest with a purpose

Before choosing investments, consider when you need the money and how much loss you could tolerate. Diversification spreads exposure across investments; it cannot eliminate loss. Understand fees and account rules before investing.

YOUR NEXT ACTION

Write down what your long-term money is for and when you expect to use it.

Write down the decision before the product

When will I need this money? How would a loss change my plans? What fees, risks, and account rules do I need to understand?

Notes to bring to my next check-in:

Read your net worth in context

Net worth is assets minus liabilities at a point in time. Count each asset and debt once. Market prices and loan repayments can change it independently of your monthly spending. Use consistent valuations when comparing months.

YOUR NEXT ACTION

Record assets and liabilities on the same day each month.

Use consistent snapshots

What valuation date am I using? Have I counted any balance twice? Is the change from saving, repayment, or market prices?

Notes to bring to my next check-in:

Turn a check-in into a habit

Choose a regular time to enter what actually happened. Look at the biggest difference between plan and reality, then change one assumption for the coming month. A missed target is information for the next decision.

YOUR NEXT ACTION

Finish the sentence: Next month I will change ___ because ___.

Choose one adjustment

What surprised me? What worked? What assumption should change next month? When is my next check-in?

Notes to bring to my next check-in:

A few useful definitions

Cash flow

Money coming in and going out over a period. A forecast estimates the timing; actuals record what happened.

Net worth

Total assets minus total liabilities at one point in time. A home or investment can have value without being available cash.

Savings transfer

Money moved out of available cash into savings or investments. It is not a living expense and is not new income.

APR

An annual percentage rate used to express borrowing cost. This toolkit models interest as APR divided by 12; lender calculations may differ.

Snowball and avalanche

Two ways to direct extra debt payments: smallest balance first or highest interest rate first, while maintaining minimums elsewhere.

Diversification

Spreading exposure across investments. It can reduce concentration risk but does not prevent investment losses.

Real return

A return after inflation. The separate FIRE calculator uses real returns; this cash-flow forecast does not model returns.

Budget variance

The difference between a planned amount and its actual amount. Here, a positive budget-minus-actual expense variance means less was spent than planned.

Your monthly review

- [ ] Record take-home income and every spending category.
- [ ] Record debt payments and savings transfers separately.
- [ ] Check any negative cash balances in the forecast.
- [ ] Update assets and liabilities using a consistent valuation date.
- [ ] Review your goal and the next small action.
- [ ] Make one adjustment for next month. Save or export your work.

My next check-in date

One change I am choosing

Further reading

CFPB: Your Money, Your Goals

CFPB: Emergency savings

Investor.gov: Investing basics