A SMALL-STEP PLAN FOR FINANCIAL FREEDOM

Your first 30 days

A little more breathing room.

You do not have to solve everything this month. Start where you are, choose one manageable change, and build from there.

01

DAYS 1-7

Ready for next

Get a baseline

Gather recent income and spending records. List balances, interest rates, due dates, and available savings. Choose one goal that would make daily life easier.

Keep: a one-page picture of where you are now.

02

DAYS 8-14

Ready for next

Make one practical change

Create a bill calendar, plan for an irregular expense, contact a provider about an unaffordable payment, or set aside an affordable amount for a buffer.

Keep: one change you can repeat next month.

03

DAYS 15-21

Ready for next

Make the next step repeatable

Choose a manageable savings schedule or extra debt payment. Check the timing against your income before automating it. If essentials still exceed income, get help reviewing options.

Keep: a realistic amount and a date to act.

04

DAYS 22-30

Ready for next

Review what happened

Compare the plan with actual spending. Record one measure, such as emergency savings or a debt balance. Keep what helped, adjust what did not, and choose next month's step.

Keep: a starting number, an updated number, and your next action.

Your pace counts. Use the next page to make this plan your own. Repeat a week if you need to.

YOUR PLAN. YOUR PACE.

Make it yours.

One goal. One next step. Room to adjust.

Print and write, or type into the fields and save a copy.

What would make daily life a little easier?

For example: a repair cushion, a bill paid on time, or less pressure from debt.

One action I will take

An amount that fits right now (optional)

Date I will act

No spare cash yet? Getting organized or asking for help is a valid first step.

A small check-in

Track one measure, such as emergency savings or a debt balance.

My measure	Where I started	Where I am now	Check-in date

What helped? What will I adjust next month?

Small steps count. So does adjusting the plan.

Free to use and share.

Make the plan fit your life.