TEMPLATE · ANNUAL REVIEW

Your New Year financial review

One hour, a coffee and seven steps to start the year with clear accounts.

Review date: _____

Step 1 · My cash flow (typical month)

	€ per month
Net income	
Essential expenses (housing, utilities, food, transport, insurance)	
Variable expenses (leisure, restaurants, clothes, treats)	
Debt payments	
What is left over (or missing)	

What has changed since the last review? _____

Step 2 · My emergency fund

I have _____ € set aside ÷ _____ € of essential expenses a month = ____ **months** of cushion.

Less than 1 month: priority of the year · 1 to 3: keep adding · 3 to 6: recommended zone.

Step 3 · My debts

Debt	Monthly payment	Interest	Does it build me up or tie me down?

Debt-to-income ratio: payments _____ € ÷ income _____ € = _____ %

Step 4 · Subscriptions and automatic charges

Service	€ per month	Did I use it last month?	Do I cancel it?

Step 5 · How I split my pay

Bucket	Current %	New %	Is it automated?
Shield (fixed costs and cushion)			
Life (enjoying without guilt)			
Freedom (savings and investment)			

Step 6 · The noise

- ☐ I have run any "opportunity" or course that tempts me through the warning-signs filter.
- ☐ If I got a raise, I have already decided what part goes to savings.

Step 7 · My goal for the year (just one)

My goal: _____

The system that will make it possible (a transfer, a rule, a date): _____

What do I want this money for? _____

Next reviews (20–30 minutes)

Quarter	Date in my calendar	Done
April		
July		
October		

Was this useful? This sheet summarises ideas from *The Price of Not Knowing*, a personal finance guide for young people, without jargon or promises of quick riches, with a 24-hour Action Protocol in every chapter. Find it at claruabooks.com.

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