



Financial Intel Starter Kit — Specific, Easy Starting Points

Think of this as a *guided thinking page*, not a worksheet.

■ 1: Winter Baseline Snapshot

- One winter cost that usually surprises me: _____
- One winter expense that feels predictable: _____

■ 2: Choose a Target - One Expense I'd Like to Feel Prepared For

- My chosen target: _____
(examples: travel, home, education, seasonal costs)
- This expense is likely to happen around: _____

■ 3: Begin a Sinking Fund (Without Math Anxiety) - Focus on *process*, not precision

- Estimated total (optional): _____
- A small amount I could set aside regularly: _____
- Where this money could come from: _____

■ 4: Share It - Who Is Part of This Plan?

- I'll think this through with: _____
- A good time to revisit this plan: _____

This plan can change. Starting matters more than finishing.