



## Financial Intel Starter Kit — Specific, Easy Starting Points

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

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### 1: Winter Baseline Snapshot

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

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### 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: \_\_\_\_\_

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### 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: \_\_\_\_\_

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### 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.*