

One-Year Financial Plan Worksheet

A simple, motivating tool to help you set short-term money goals and make real progress over the next 12 months.

1. Your Why How do I want to feel about money one year from now?
(Choose 1–2 guiding words or write a sentence.)

2. Your Starting Point

- Monthly income: £_____
- Monthly essential expenses: £_____
- Savings total: £_____
- Debt total: £_____

What's one habit or money pattern I want to understand or shift?

3. Set 2–3 Goals for the Year Think: realistic, meaningful, measurable.

Goal 1: _____

Why this matters to me: _____

Goal 2: _____

Why this matters to me: _____

(Goal 3 optional)

Goal 3: _____

Why this matters to me: _____

4. Monthly Actions (Example: divide your goal into 12 parts)

Goal 1 monthly target: £_____ x 12 = £_____ total

Goal 2 monthly target: £_____ x 12 = £_____ total

How will I track this? (e.g. app, savings pot, notebook)

Where will the money come from? (e.g. cancel subscription, reduce takeaway budget)

5. Staying Motivated What will I do to stay connected to my goals?
(e.g. money date, journal, habit tracker, monthly review)

What's one small reward I'll give myself when I reach a milestone?
