

Relearning Money: Personal Financial Review Template

A gentle guide to reflect on your finances—without pressure or shame. Use this quarterly or annually to check in with your money and your goals.

1. Spending Check-In

- What did I spend the most on last month/quarter?
- Did my spending reflect my values?
- Are there any habits, patterns, or surprises I want to shift?

2. Savings Review

- Current savings total: £_____
- Emergency fund balance: £_____
- Am I saving regularly? Y/N
- What am I saving *for* right now?

3. Debt Snapshot

- Current total debt: £_____
- Minimum monthly payments: £_____
- Any changes in debt since last check-in?
- One small next step I could take:

4. Investment Overview

- Do I currently invest? Y/N
- Amount invested (this year or total): £_____
- Am I contributing monthly? Y/N
- Is my investment plan still aligned with my long-term goals?

5. Net Worth (Optional)

- Total assets: £_____
- Total liabilities: £_____
- Net worth: £_____

6. Financial Goals Check-In

- What goals am I currently working toward?
- Have my priorities shifted since my last review?
- What financial goal feels *most meaningful* right now?

7. Notes & Reflections

- What am I proud of?
- What felt difficult?

- One small change or intention for the next 3 months:

Remember: this review is for *you*. You don't have to have it all figured out. Progress is still progress—even when it's quiet.