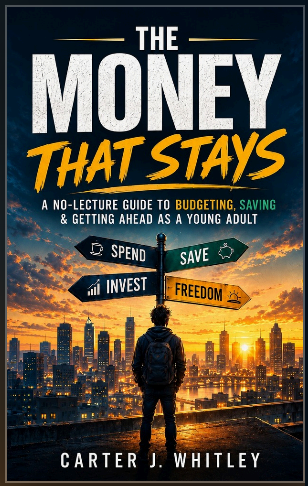
THE COMPANION WORKBOOK

THE MONEY THAT STAYS WORKBOOK

Every worksheet from the book, in one place —
with **room to actually write.**



THE BOOK THIS BELONGS TO

WRITTEN BY

CARTER J. WHITLEY

14 worksheets · a 90-day tracker · one Personal Money Playbook. Free to print and use. Not financial advice — general financial education, and none of it knows anything about your country or your circumstances.

START HERE

How to Use This Workbook

This is the companion to *The Money That Stays*. It contains every "Your Numbers" section from the book, with room to actually write.

Print it, or open it on a tablet with a stylus, or copy the prompts into a notes app. However you do it, do it somewhere you'll find again — this becomes the single page that describes your whole financial life, and you'll want it in six months when things have changed.

ABOUT THE $ Every money field in here is marked with a dollar sign. If that isn't your currency, ignore it — read it as euros, pounds, kronor, rupees, whatever your bank uses. It isn't a currency, it's a marker for where a number goes. None of the arithmetic cares.

THREE RULES THAT MAKE THIS WORK

Round everything

Nearest five or ten. You're looking for the shape of your money, not filing taxes.

Guess when you don't know

A wrong number you can correct beats a blank you avoid.

Date it

Every worksheet has a date field. In a year these become the most motivating documents you own.

HOW IT'S LAID OUT

1. **Worksheets 1 to 14** follow the chapters. Each one carries the chapter number in the corner, so you can go straight to the sheet for whatever you just read.
2. **The 90-day tracker** at the back is the one page you'll look at most. Tick the days. Missing days is fine — nothing resets.
3. **Worksheet 14, the Personal Money Playbook,** is the summary of everything else. Leave it blank until Day 88. It's the page worth photographing.

PRINTING THIS Everything after this page is designed to be light on ink — no full-page color, no heavy fills. It prints perfectly well in black and white, and every box, rule and line is still there when it does.

14 WORKSHEETS, ONE TRACKER, ONE PLAYBOOK

Contents

01 CHAPTER 1 Where You're Starting From

DATE

When I think about money, the main feeling is:

☐ Stress ☐ Guilt ☐ Confusion ☐ Boredom ☐ Fear ☐ Shame ☐ Nothing, I avoid it

Other

The last time I checked my actual balance:

☐ Today ☐ This week ☐ This month ☐ No idea

Do I know roughly what I spent last month?

☐ Yes, within $50 ☐ Vaguely ☐ No

Is there a specific number I'm avoiding looking at?

☐ Yes — it's: ______ ☐ No

When money goes wrong, my first move is usually:

☐ Ask family ☐ Use a card ☐ Use BNPL ☐ Extra shifts ☐ Panic ☐ Ignore it

THE THREE THINGS THAT MAKE MONEY STRESSFUL FOR ME

1.
2.
3.

WHAT I WANT TO BE DIFFERENT IN 90 DAYS

Not a resolution. One sentence you'd recognize if it came true.

BEFORE YOU GO ON

Nothing on this page is a verdict. It's a starting position, and starting positions are allowed to be bad. You can only steer something that's moving.

02 CHAPTER 2
My 30-Day Money Snapshot

DATE

Covering — from to

FIRST — THE GUESS

Two minutes, from memory, nothing looked up. Do this before you open the banking app. The gap between this table and the real one is the whole exercise.

	MY GUESS
Income	$
Fixed costs	$
Variable essentials	$
Everything else	$
Total spent	$

NOW OPEN THE APP

Income, last 30 days

$

Fixed costs — list every one individually:

WHAT	$ PER MONTH
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$

FIXED COSTS TOTAL $

CHAPTER 2 · CONTINUED

My 30-Day Money Snapshot

Variable essentials — groceries, fuel, utilities, basics
$

Everything else
$

INCOME − FIXED − VARIABLE − EVERYTHING ELSE $

If that came out negative, I covered the gap with:

- ☐ Savings
- ☐ Credit card
- ☐ BNPL
- ☐ Overdraft
- ☐ Borrowed
- ☐ Not sure

BREAKING DOWN "EVERYTHING ELSE"

Eating out / delivery
$

Going out / social
$

Shopping
$

Entertainment / games
$

Transport beyond essentials
$

Other people — gifts, rounds, splitting
$

THE THREE BIGGEST SURPRISES

1.
2.
3.
4.

The one number on this page I'd rather not have seen:

IF THIS BIT STUNG

If a number here made your stomach drop, that feeling passes in about ten minutes. It's information, not a verdict — and it was already true before you wrote it down.

CHAPTER 2 · CONTINUED

My 30-Day Money Snapshot

SUBSCRIPTIONS I'D FORGOTTEN ABOUT

Their total per year — monthly × 12

$

THE GAP

I guessed I spent $

I actually spent $

Gap $

Where the gap came from:

- ☐ Small repeats I rounded down
- ☐ Subscriptions I forgot
- ☐ A category I never counted as spending
- ☐ Cash
- ☐ Money I paid out and got back
- ☐ One big thing I'd blanked

MY SNAPSHOT SENTENCE

Write it out in full. One sentence you could say out loud.

I earn about $ ______________ a month. My fixed costs are $ ______________ . My variable essentials are about $ ______________ . And about $ ______________ goes somewhere else.

ONE THING TO REMEMBER

A photograph can't be failed. This is what already happened — you're not being graded on it, you're just finally looking at it.

03 CHAPTER 3 My Money System

DATE

ESSENTIALS

Fixed costs
$

Variable essentials
$

Plus 10% cushion
$

TOTAL TO BILLS ACCOUNT $

FUTURE YOU

Starting savings amount
$

Small enough that it doesn't scare you.

FUN

INCOME – ESSENTIALS – FUTURE YOU = GUILT-FREE SPENDING $

Weeks until next payday

Which gives me, per week
$

ONE THING TO REMEMBER
That weekly number is the one to memorize. It's the one your brain can actually use at a checkout.

MY ACCOUNTS

Spending

Bills

Savings

MY AUTOMATIONS

To Bills
$

On the ___ of each month

To Savings
$

On the ___ of each month

My Money Day is the ___ of each month

☐ Added to my calendar as a repeating event

04 CHAPTER 4 Irregular Income Plan

DATE

MY MINIMUM MONTH

Survival mode. Nothing optional.

Rent / housing
$

Food — basic
$

Phone
$

Transport
$

Minimum debt payments
$

Other unavoidable
$

MINIMUM MONTH TOTAL $

MY INCOME RANGE

Worst month last year
$

Best month last year
$

Rough average
$

My self-salary — average minus 20%
$

MY SPLIT

Essentials
%

Buffer
%

Future You
%

Fun
%

ONE THING TO REMEMBER

The Minimum Month is the most useful number on this page. Not because you'll live on it — because knowing it means a bad month stops being a mystery and starts being a figure you've already met.

Months in the last year that came in under my Minimum Month:

How many

What I did about it

CHAPTER 4 · CONTINUED

Irregular Income Plan

LOW-INCOME MONTH PLAN

Decided now, in daylight, so it isn't decided later in a panic.

What I cut first:

What I never cut:

Where the shortfall comes from:

GOOD-INCOME MONTH PLAN

To buffer %

To Future You %

One thing I'm allowed to enjoy:

ONE THING TO REMEMBER

A good month is not a raise. It's an average month that showed up early, and some of it belongs to the bad one coming.

05 CHAPTER 5 Emergency Fund

DATE

Current emergency savings

$

My first target:

☐ $100 ☐ $500 ☐ $1,000

Monthly amount I can automate

$

Weeks to reach it

Where it lives

Different bank from my daily spending?

☐ Yes ☐ No — fix this first

My windfall rule:

To the fund %

To me %

THREE THINGS THAT WOULD BE AN EMERGENCY FOR ME

1.
2.
3.

THREE THINGS THAT WOULD NOT BE, BUT I MIGHT BE TEMPTED BY

1.
2.
3.

PROGRESS TRACKER

Color it in or tick it off as you go. Every box is real money that stayed.

$0	$25	$50	$100	$200	$300	$400	$500
$600	$700	$800	$900	$1,000			

06

CHAPTER 6

My Debt Map

DATE ____________

One row per debt. Real statements, not memory. Include what you owe friends and family — money you owe a person is still money you owe.

#	WHO I OWE	AMOUNT	RATE %	MINIMUM	DUE
1		$		$	
2		$		$	
3		$		$	
4		$		$	
5		$		$	

TOTAL DEBT $ ____________

Total minimums per month
$ ____________

Most expensive — highest rate
____

Smallest balance
____

My method:

- ☐ Avalanche — highest rate first
- ☐ Snowball — smallest balance first

MY ATTACK ORDER

1. ____________
2. ____________
3. ____________
4. ____________

Extra per month at debt #1
$ ____________

ONE CALL I'M GOING TO MAKE

Which lender, and what I'm asking for.

____

____

ONE THING TO REMEMBER

The minimum payment is the floor, never the plan.

07

CHAPTER 7

Trap Audit

DATE

EVERY SUBSCRIPTION I PAY FOR

All of them. Check the bank statement, not your memory.

#	WHAT IT IS	$ / MONTH	USED THIS MONTH?	KEEP / CANCEL / DOWNGRADE
1		$		
2		$		
3		$		
4		$		
5		$		
6		$		
7		$		
8		$		

Total per month

$

Which is, per year

$

ACTIVE BNPL PLANS

It feels like a payment method. It functions like debt. Count it.

#	PROVIDER / WHAT IT WAS FOR	PAYMENTS LEFT	STILL OWED
1			$
2			$
3			$

Total still owed on BNPL

$

Total coming out next month

$

WHY THIS TABLE EXISTS

BNPL feels like a payment method and functions like debt. One plan is never the problem — the problem is that four of them are invisible in aggregate until you write them on one line.

CHAPTER 7 · CONTINUED

Trap Audit

THE ×52 TEST

My "it's only $10" habit

____

Cost per week $ ________ × 52 = $ ____________ a year

Worth it?

☐ Yes, genuinely ☐ No ☐ Halve it

MY RULES FROM NOW ON

- Anything over $ ________ waits 48 hours.
- Every free trial gets a cancel reminder the moment I start it.
- New income splits _____ % to goals / _____ % to life.

WHAT I CANCELED, AND WHERE IT WENT

WHAT I CANCELED	$ / MONTH
	$
	$
	$

Total freed up $ ________ / month → $ ____________ / year

☐ I increased my savings transfer by exactly this amount

DON'T SKIP THIS
That last tick is the one everyone skips. Money you free up but don't redirect is money you never saved.

08

CHAPTER 8

My Financial Emergency Plan

DATE

READ THIS FIRST

Fill this in while nothing is wrong. That's the entire point. Nobody makes good decisions at 2 a.m. with a letter in their hand.

My Minimum Month

$

If my income stopped today, I could cover essentials for ___ weeks

THINGS I'D CUT IMMEDIATELY, IN ORDER

1.
2.
3.
4.

THINGS I WOULD NOT CUT, NO MATTER WHAT

FASTEST WAYS TO BRING IN MONEY WITHIN 14 DAYS

1.
2.
3.

THINGS I COULD SELL, AND ROUGHLY WHAT THEY'RE WORTH

WHAT IT IS	ROUGHLY WORTH
	$
	$
	$

PEOPLE I'D CONTACT

Landlord / housing

Lenders

Someone for support

The one person I'll tell when something goes wrong

CHAPTER 8 · CONTINUED

My Financial Emergency Plan

MY SCENARIO ANSWERS

One line each. You are not solving these today — you are refusing to meet them cold.

I lose my job

My hours get cut in half

My phone dies

My car / transport dies

I have to move suddenly

I need emergency travel

A relationship ends and my costs change

A large unexpected bill arrives

THE PROTOCOL

Tear this page out and keep it somewhere you'd actually find it.

Stop Nothing irreversible for 24 hours. Freeze non-essential spending. Get the actual size of the problem. Tell one person.

Protect Housing, food, essential utilities, transport to work, phone, minimum debt payments. Everything else pauses.

Prioritize Money I have, money I can free up, money I can earn fast, negotiated relief, cheap borrowing, expensive borrowing. Predatory borrowing is the emergency exit, not the door.

Communicate Before I'm late, not after. "I've had a drop in income. I can pay $X now and the rest by the ___. Does that work, or what options do you have?"

Recover Restart the automations, refill the buffer, five-minute review of what made it worse.

09

CHAPTER 9

My Goal Board

DATE

MY GOALS

Name them properly. "Something nice one day" is not a goal, it's a mood.

#	GOAL	TOTAL COST	TARGET DATE	MONTHS	PER MONTH
1		$			$
2		$			$
3		$			$

Total monthly commitment
$

Money available for goals each month
$

- ☐ It fits — set up the transfers
- ☐ It doesn't fit — extend a date, cut a goal, or work on income

MY SINKING FUNDS

The costs that aren't surprises, they're just badly timed.

IRREGULAR COST	PER YEAR	÷ 12 = MONTHLY
Gifts / holidays	$	$
Insurance	$	$
Clothes / shoes	$	$
Health / dental	$	$
Tech replacement	$	$
Annual subscriptions	$	$
Other:	$	$

TOTAL SINKING FUNDS PER MONTH $

CHAPTER 9 · CONTINUED

My Goal Board

MY TRADE-OFF TRANSLATOR

My main goal costs $ ________ a month, which is about $ ________ a week

So $50 spent = _____ days of progress. $100 = _____ days.

GOAL 1 PROGRESS

One box per 10%. Color them in — it works, and you know it works.

Goal 1 is ______________________ Target date ______________

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

GOAL 2 PROGRESS

Goal 2 is ______________________ Target date ______________

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

GOAL 3 PROGRESS

Goal 3 is ______________________ Target date ______________

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

ONE THING TO REMEMBER

The price is where the decision lives, and the month is where you find out what you decided.

10 CHAPTER 10 Investing Readiness

DATE ____________

READINESS CHECK

- ☐ I have at least $ ________ in emergency savings
- ☐ No debt above 10% interest, or it's being attacked with a plan
- ☐ This money isn't needed for five years or more

BEFORE YOU START

If any box is unticked, that's your next step. Investing comes after. This isn't gatekeeping — it's just the order the machine works in.

MY PLAN

Amount per month
$ ____________

What I'm buying
____

A broad index fund — write the name in once you've looked it up.

Account type
____

Ongoing fee / expense ratio
____________ %

The tax-advantaged one in my country, if there is one. Can't find the fee? That's a warning sign about the provider.

Transfer date — the ___ of each month
____

MY RULES, WRITTEN WHILE CALM

- I will not check more than once every ______ months.
- If the market drops 20%, I will: ____________ *(correct answer: nothing, and possibly buy more)*
- I'll increase this amount when: ____________

THE SHAPE OF IT

$ ________ a month × 360 months = $ ____________ of my own money contributed over 30 years

That figure is contributions only — what you put in, before any growth or loss. It is not a projection or a promise.

11 CHAPTER 11
Earn More

DATE

Current monthly income
$

What someone with my skills earns locally
$

Gap
$

Look it up. Job ads, salary sites, ask people. A number you guessed is not a benchmark.

MY THREE OPTIONS

OPTION	EXTRA $ / MONTH	EFFORT	TIME TO RESULTS
1	$		
2	$		
3	$		

MY ONE EXPERIMENT

Pick exactly one. Three half-started things earn nothing.

First concrete step

I'll do it by

MY KEEP MORE RULE

When my income rises, I save ______ % of the increase automatically, within one week.

MY VALUE QUESTION

One skill my workplace pays outsiders for, that I could learn:

CHAPTER 11 · CONTINUED

Earn More

THE ASK

My script. Write it out, then read it aloud once before the conversation.

I've been here ______________ . In that time I've ______________________ ______________________ .

The market rate for this role is around $ ______________ . I'd like to move to $ ______________ .

THE HARD PART

Then stop talking. The silence is not your problem to fill. If the answer is no, the follow-up is one question: "What would I need to be doing for this to be possible in six months?"

WHAT I'LL DO WITH THE ANSWER

If yes — where the increase goes, before it lands:

If no — what I heard, and what I do next:

Date of the conversation

Follow-up date I've put in my calendar

12

CHAPTER 12

My Enough Number

DATE

MY ORDINARY EXCELLENT DAY

One honest paragraph. No performing — nobody is reading this.

WHAT IT COSTS PER MONTH

Housing
$

Food
$

Transport
$

Phone / internet
$

Health / insurance
$

Things I genuinely value
$

Buffer / savings
$

Fun
$

MY ENOUGH NUMBER, PER MONTH $

Which is, per year
$

My current income, per month
$

Gap
$

CHAPTER 12 · CONTINUED

My Enough Number

- [ ] Already there — the work is reallocation
- [ ] Close — small changes close it
- [ ] Real gap — this is my target

MY THREE PILES

From last month's spending.

Values — keep, maybe increase	Function — optimize	Drift — this is my funding
$	$	$

THE THREE THINGS I VALUE MOST

1.
2.
3.

One thing I'll spend MORE on, deliberately	One thing I'll stop spending on entirely

MY REAL HOURLY RATE

Take-home per month $ ________ ÷ (hours worked _____ + commute hours _____) = $ ________ per hour

So a $60 purchase costs me ________ hours of my life.

ONE THING TO REMEMBER

Money isn't the point. It buys options, and the absence of fear underneath them. That's what the number is for.

13

CHAPTER 13

Can I Actually Afford This?

DATE

The place I'm assessing

MONTHLY COSTS

All of them. The ones that arrive quietly are the ones that break the sums.

Rent $	Electricity / gas / heating $	Water $	Internet $
Contents insurance $	Building / service fees $	Food $	Household supplies $
Transport $	Phone $	Subscriptions $	Debt payments $
Savings $	Fun $		

TOTAL MONTHLY $

My take-home income $	**Difference** $	Rent as a share of income %

☐ Comfortable ☐ Tight ☐ Doesn't work yet

RENT AS A SHARE OF INCOME

Under 30% comfortable · **30–40%** workable · **40–50%** tight · **50%+** risky

CHAPTER 13 · CONTINUED

Can I Actually Afford This?

UPFRONT COSTS

The number that catches people out is never the rent.

Deposit
$

First month's rent
$

Agency / admin fees
$

Moving — van, help
$

Bed and mattress
$

Other furniture
$

Kitchen basics
$

Bedding and towels
$

Curtains
$

Cleaning and tools
$

Internet setup
$

Buffer — one month of all costs
$

TOTAL UPFRONT NEEDED $

Currently saved
$

Gap
$

Saving per month
$

Months to close it

My move-out date

STRESS TEST

My income drops 20% for two months:

- [ ] I'd manage
- [ ] I'd struggle
- [ ] Finished

A $400 emergency lands in month one:

- [ ] Covered
- [ ] Painful
- [ ] Debt

BEFORE I SIGN

- [ ] Read the whole lease
- [ ] Know the notice period, both directions
- [ ] Know what happens if I leave early
- [ ] Know exactly what's included
- [ ] Know where the deposit is held and what can be deducted
- [ ] Repair responsibilities in writing
- [ ] Photographed every room and every existing mark, timestamped
- [ ] Photographed every meter reading
- [ ] Emailed the photos and a damage list to the landlord, and kept the sent message

14

CHAPTER 14 — FILL THIS IN ON DAY 88

My Personal Money Playbook

DATE

THE WHOLE BOOK, ON THREE PAGES

This is the page. If you keep one thing from this workbook, keep this one — photograph it, and put the photo somewhere you'd think to look.

MY INCOME

Monthly income, or range
$

Market rate for my role
$

Income goal for the next 12 months
$

MY ESSENTIALS

Fixed costs
$

Variable essentials
$

Minimum Month
$

MY SYSTEM

Spending account

Bills account

Savings account(s)

To Bills
$

On the

To Savings
$

On the

Weekly spending money
$

Money Day is the ___ of each month

MY SAFETY NET

Emergency fund now
$

First target
$

Next target
$

Where it lives

What counts as an emergency for me

CHAPTER 14 — FILL THIS IN ON DAY 88 · CONTINUED

My Personal Money Playbook

MY DEBTS

#	WHO I OWE	AMOUNT	RATE %	MINIMUM	ATTACK ORDER
1		$		$	
2		$		$	
3		$		$	

Total debt $ ______

Extra payment per month $ ______

Debt-free target date ______

MY GOALS

#	GOAL	TOTAL	BY WHEN	PER MONTH
1		$		$
2		$		$
3		$		$

MY SINKING FUNDS

Fund ______

Per month $ ______

Fund ______

Per month $ ______

Fund ______

Per month $ ______

MY INVESTING

☐ Ready ☐ Not yet — first I need: ______

Amount per month $ ______

What I'm buying ______

Account ______

Fee ______ %

How often I'll check ______

What I'll do in a crash ______

CHAPTER 14 — FILL THIS IN ON DAY 88 · CONTINUED

My Personal Money Playbook

MY INCOME GROWTH

Current experiment

Next step

By when

MY ENOUGH

The life I want costs, per month
$

Gap from here
$

The three things I value most:

1.
2.
3.

MY RULES

- Anything over $ ________ waits 48 hours.
- Free trials get a cancel reminder immediately.
- Windfalls split ______ % goals / ______ % me.
- Raises split ______ % saved / ______ % life.
- I never borrow to speculate.
- If a stranger offers me an investment, the answer is no.

MY EMERGENCY PROTOCOL

STOP → PROTECT → PRIORITIZE → COMMUNICATE → RECOVER

The person I'll call

My plan lives here

90

DAYS 1 TO 90

The 90-Day Tracker

Tick them off. Missing days is fine. Nothing resets, nothing is void, and there is no streak to protect. The boxes are a record, not a test.

Start date ____________________ Day 90 lands on ____________________

DAYS 1–30 · GET CONTROL

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30

Month one review — one thing that surprised me:

DAYS 31–60 · GET STRONGER

31	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	50
51	52	53	54	55	56	57	58	59	60

Month two review — debt total compared with Day 24:

DAYS 1 TO 90 · CONTINUED

The 90-Day Tracker

DAYS 61–90 · BUILD FORWARD

61	62	63	64	65	66	67	68	69	70
71	72	73	74	75	76	77	78	79	80
81	82	83	84	85	86	87	88	89	90

DAY 90, COMPARED WITH DAY 1

	DAY 1	DAY 90
Emergency fund	$	$
Total debt	$	$
Monthly savings	$	$
Income	$	$

MY NEXT 90 DAYS

One savings goal, one debt goal, one income goal.

1.
2.
3.

ONE LAST THING

Then put a reminder in your calendar for six months from now that says **redo the Playbook**. Your numbers will have changed, and the version of you reading it then will want to see how far this one got.

Before you put this down.

Photograph the Playbook page. Put it somewhere you'd actually find it — a pinned note, a folder you'd think to open, the back of a drawer you use.

Then go and do day 1.

IF THE BOOK WAS USEFUL

A review on Amazon helps more than you'd think. Not for my ego — for the person standing where you were on page one, deciding whether a book about money is worth the money. Two honest sentences from you tell them more than anything I could write. **And if it wasn't useful, say that too.** I'd rather have the truth up there than a flattering average.

Questions: carter@carterjwhitley.com