

The First Look Inventory

THE CHALLENGE

Do the Safe First Look tonight. List what you have, list what you owe, write the sentence, and book next week's money date. Notice you did the thing you dreaded — and you're still standing.

■ My accounts and balances

Account	Balance

■ My debts and balances

Debt	Balance

My monthly take-home income \$ _____

■ My major monthly expenses

Housing \$ _____

Transportation \$ _____

Food \$ _____

Utilities / phone / internet \$ _____

Debt minimums \$ _____

Everything else \$ _____

My number (income minus expenses) \$ _____

■ My sentence

"This is where I'm starting, not where I'm ending."

The First Look Inventory

Signed _____

Date _____

My first money date is scheduled for _____

My Financial Stress Scale (circle how heavy money feels tonight)

1

2

3

4

5

6

7

8

9

10

Don't judge the number — just record it. Chapter 12 will ask again. Keep this page.

My biggest money fear, in one sentence

Naming it takes some of its power. Most fears don't survive twelve chapters.

One small promise I'm making to myself this week

Keep it tiny. Written promises get kept far more often than thought ones.

■ Reflection

What did I expect to feel when I looked — and what did I actually feel?

What's one thing on this page that surprised me?

If a dear friend showed me this exact page, what would I say to her? (Now say it to yourself.)

VICTORIA'S TRUTH

Numbers don't judge. They just tell the truth.