

My Big Six

THE CHALLENGE

Name the ONE 'surprise' that put you in a hole last year. Look up what it cost. Divide by 12. Open one named account and set one automatic transfer.

■ My predictable "surprises" (last year's real numbers)

Sinking fund	Yearly cost	÷ 12 = monthly

The month I usually start worrying about money

Which "surprise" hurts me emotionally the most (not always the biggest – the most stressful)

The ONE fund I'll start with

Its monthly amount (even a small real number counts)

\$

Where each fund lives (named, separate, automatic)

☐ Set up

Funded automatically on payday

☐ Set up

Last year, my biggest "surprise" cost me

\$

■ Today's Win

- ☐ I named my predictable "surprises".
- ☐ I did the divide-by-12 math.
- ☐ I picked my first fund.
- ☐ I set up one automatic transfer.

My Big Six

☐ I finished Chapter Ten.

VICTORIA'S TRUTH

December comes every year. Be ready in July.