PAYCHECK TO PEACE

The Complete Worksheet Bundle

All twelve chapter worksheets, in one place.

Print them. Fill them in. One small step at a time.

INSIDE THIS BUNDLE

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.

My Real Number

THE CHALLENGE

Find your most recent pay stub. Circle your net pay. Convert it to your real monthly number. One stub, one circle, one number.

My gross pay per check $ ________

My NET pay per check (circled on my stub) $ ________

My pay schedule

☐ Monthly ☐ Twice a month ☐ Every two weeks ☐ Weekly ☐ Irregular

My real monthly number $ ________

My deduction lines, named

Deduction	Amount

Lines I couldn't identify (to ask HR about)

Last year's tax refund (roughly) $ ________

Divide that by 12 — that's roughly how much per month you may be over-withholding.

If paid every two weeks / weekly — my next extra-check month is

My biggest surprise today

Today's Win

- ☐ I found my pay stub.
- ☐ I circled my real number.
- ☐ I can name every deduction.
- ☐ I checked my refund against my W-4 dial.

My Real Number

- [ ] I understand why my paycheck is smaller than my salary.
- [ ] I finished Chapter Two.

> VICTORIA'S TRUTH
>
> **Every paycheck deserves a plan — and every plan deserves the real number.**

My Housing Plan

THE CHALLENGE

Calculate your housing percentage. Find your band. Then find your renewal date and set a calendar reminder for three months before it.

My monthly housing cost (rent/mortgage) $ ____________

My real monthly take-home (from Chapter 2) $ ____________

My housing percentage & band

☐ Comfortable ☐ Tight but workable ☐ Heavy ☐ Crisis

My percentage ____________

My lease renewal date (or "month-to-month") ____________

☐ Calendar reminder set for 3–4 months before it

My lane for the next 12 months

☐ Stay & Trim ☐ Negotiate ☐ Exit Ramp ☐ Two lanes

If negotiating — my leverage (on-time history, years as tenant, condition, longer lease offer)

____

____

If exit-ramping — my target rent for the 40% band $ ____________

Estimated total cost to move (deposit + truck + overlap) $ ____________

What my location is worth (school zone, commute, family — name it honestly)

____

____

Today's Win

- ☐ I calculated my housing percentage.
- ☐ I found my renewal date.
- ☐ I picked my lane.
- ☐ I know my honest affordability range.
- ☐ I finished Chapter Three.

My Housing Plan

VICTORIA'S TRUTH

The biggest bill deserves the biggest plan.

My Budget That Bends

THE CHALLENGE

Take the sixty-second fit quiz. Pick your method. Then build just the skeleton — only the fixed bills. Tonight, the budget only needs bones.

My budget personality (tracker? envelope person? big-picture? hybrid heart?)

___

My method

☐ Zero-based ☐ Category ☐ Percentage ☐ Hybrid

If percentage — my honest split (needs / wants / savings) ___

My skeleton (fixed bills to automate)

Bill	Amount

My joints (envelopes for money that moves)

Food $ ___

Gas $ ___

Fun $ ___

Other ___

My Joy Money line (no questions, no reviews) $ ___

My weekly money date — day & time ___

My five moves

My Budget That Bends

Move	Finds $

My starting gap $ ______

My month-one gap $ ______

I am choosing the ______ method for this season, because ______

Six months from now, I hope my budget feels like ______

Today's Win

- [ ] I took the fit quiz.
- [ ] I picked MY method (not someone else's).
- [ ] I added a Joy Money line.
- [ ] I scheduled the money date.
- [ ] I finished Chapter Four.

VICTORIA'S TRUTH

A budget that bends doesn't break.

My First $500

THE CHALLENGE

Open (or nickname) the account. Run $500 through the Savings Goal Calculator and pick your date. Set the automatic transfer — even if it's $10.

My fund's name ______________________

Name it after the enemy, the goal, or the feeling — Keisha has The Noise Fund; Maya has The Exhale.

Where it lives (separate account)

- [ ] Opened
- [ ] Nicknamed

My weekly number (from the Savings Goal Calculator) ______________________

Reaching $500 by ______________________

- [ ] My automatic transfer is set for payday

My emergency definition card

This fund IS for

____

This fund is NOT for

____

My Noise — the emergency I'm most afraid of (name it; named fears shrink)

____

My last unprotected emergency — what it truly cost (fees and dominoes included) $ ______________________

Six months from now, when something breaks, I want to feel

____

My peace looks like (not money — peace)

____

Today's Win

- [ ] I opened (or nicknamed) the account.
- [ ] I got my weekly number.
- [ ] I automated the transfer.
- [ ] I wrote the definition card.
- [ ] I finished Chapter Five.

My First $500

VICTORIA'S TRUTH

Calm is something you can save for.

The Leak Hunt

THE CHALLENGE

One highlighter. One month of statements (start with just one if 90 days feels big). Highlight every recurring charge. Almost nobody finds nothing.

My 90-day scan

☐ Checking ☐ Card 1 ☐ Card 2 ☐ Other

My leaks found

Leak	$/mo	Cancel / Downgrade / Negotiate

Total found (per month) $ ____________

= per year ____________

My redirects (every dollar gets a new address this week)

$ amount	New job

The first thing I'll do with my found money

____

What I'm deliberately KEEPING (my version of Rosa's chair)

____

My quarterly re-hunt is on the calendar for ____________

Today's Win

☐ I ran the 90-day scan.

The Leak Hunt

- ☐ I sorted the piles.
- ☐ I redirected the money by name.
- ☐ I protected at least one joy.
- ☐ I finished Chapter Six.

VICTORIA'S TRUTH

Found money is still money.

My Reservoir

THE CHALLENGE

Pull up your last twelve months of income and find your baseline month. Write the number down. Most irregular earners have never once calculated it.

My last 12 months of income (rough is fine)

Highest month $ ____________

Lowest realistic month (baseline) $ ____________

Typical month $ ____________

My flood months (name them)

____

My drought months (name them)

____

My tax skim (% of every deposit) ____________________________

Get YOUR number: one hour with the IRS Estimator or a preparer — the highest-paid hour of your year.

My salary — on the 1st $ ____________

My salary — on the 15th $ ____________

My three accounts

- ☐ Catch Basin open
- ☐ Tax Jar open
- ☐ Salary checking

My quarterly dates in my phone (with one-week warnings)

- ☐ April
- ☐ June
- ☐ September
- ☐ January

My expense tracking

- ☐ Receipt envelope
- ☐ Mileage notes

My basin target (one month of salary + fixed business costs) $ ____________

My river starts here (the date I open the Catch Basin) ____________________

My sticky note for the slow months

____

Today's Win

- ☐ I found my baseline month.
- ☐ I know my next step on the tax skim.

My Reservoir

- [ ] I set (or scheduled setting) my salary.
- [ ] I put the quarterly dates in my phone.
- [ ] I finished Chapter Seven.

VICTORIA'S TRUTH

Irregular income is not a character flaw.

My Negotiation List

THE CHALLENGE

Make ONE call — the easiest on your list. Use the magic question. Get one yes. Teach your hands they can cross the eighteen inches.

Bills to call (rank by easiest-first — win momentum)

Bill	Current	Leverage	Target

My competing quote gathered (before calling)

☐ Done

The number $ ____________

The magic question: "What can you do to keep me as a customer?" — then stay quiet.

The call I'm avoiding most (name it — named fear shrinks)

____

Medical bills to itemize before paying anything

____

My confirmation numbers (document every win)

____

My total monthly savings $ ____________

= per year its new job ____________

My first victory will pay for

____

Today's Win

- ☐ I made my call list (easiest first).
- ☐ I gathered one competing quote.
- ☐ I made at least one call.
- ☐ I redirected the savings by name.
- ☐ I finished Chapter Eight.

My Negotiation List

VICTORIA'S TRUTH

You're allowed to fight for your own money.

My Debt, With a Date

THE CHALLENGE

Scroll to the fine print and read the minimum-payment disclosure. Then open the Debt Payoff Calculator, enter one debt and any extra amount, and get your first real date.

My debts (list every one — no judgment, just the list)

Debt	Balance	APR	Minimum

My method

☐ Snowball (smallest first — momentum) ☐ Avalanche (highest rate first — math)

My first target debt ____________________

My attack money (where it comes from)

Minimums $ ________

Leak-hunt money $ ________

Negotiation winnings $ ________

Other $ ________

= total per month $ ________

My payoff date (from the Debt Payoff Calculator) ____________________

Interest I'll save vs. minimums-only $ ________

☐ My date goes on the fridge

What I'll do the day I make my final payment

____

Why becoming debt-free matters to me (the reason, not the number)

____

Today's Win

☐ I read the fine print on my statement.

☐ I listed every debt.

My Debt, With a Date

- [ ] I chose my method.
- [ ] I got my payoff date.
- [ ] I finished Chapter Nine.

VICTORIA'S TRUTH

Every debt can have a payoff date. A date is not forever.

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.

Making the Table Safe

THE CHALLENGE

Schedule ONE money meeting. Invite with: "I set up a quick money check-in for Sunday — nothing's wrong, I just want us on the same page. Twenty minutes, I'll bring the snacks."

Our (or my future) Money Meeting — day & time ______________________

Our agenda

1. One win 2. The numbers 3. Anything coming 4. One fear + one dream (each) 5. Adjust one thing, together

Each person's Joy Money (no questions, no reviews) $ ____________

The money conversation I'm most afraid to have (usually smaller out loud than in the dark)

One money fear I've never said out loud

One money dream I've never said out loud

If teaching a young person — their three jars: Spend % / Save % (for:) / Give %

The money lesson I most want to pass on (that no one taught me)

Today's Win

- [ ] I scheduled a money meeting (or planned my first).
- [ ] I named one fear and one dream.
- [ ] I set up Joy Money for each person.
- [ ] I included (or planned to include) a young person.
- [ ] I finished Chapter Eleven.

VICTORIA'S TRUTH

The kitchen table is the safest room in the house.

The View From Solid Ground

THE CHALLENGE

Write three sentences to the you who was afraid to open the banking app. Put this page back on the refrigerator. Crooked is fine.

My Point A Point B

Where I started

Where I stand

My Financial Stress Scale TODAY (compare it to Chapter 1)

1 2 3 4 5 6 7 8 9 10

Not a 9 that became a 1 — this book never promised magic. A weight that became a load, carried on purpose.

My letter to the person who filled out the First Look page

The one lesson I'll pass to one person

My anti-drift kit (check what I'll keep running)

- [ ] Keep the weekly money date.
- [ ] Grow the cushion on autopilot.
- [ ] Take the free money (retirement match).
- [ ] Hold the line on lifestyle (50/50 on raises).
- [ ] Do the Annual Money Review.

Today's Win

- [ ] I re-rated my stress scale.

The View From Solid Ground

- [ ] I filled in my Point A Point B.
- [ ] I wrote my letter.
- [ ] I passed one lesson to one person.
- [ ] I finished the book.

VICTORIA'S TRUTH

Peace isn't a windfall. It's a system.