

Review your financial scenario and list all your sources of income.

What are your total monthly earnings?



Identify and list all your monthly expenses based on your scenario.

What is your total monthly expenditure?



Calculate the difference between your total income and total expenses.

Do you have a surplus or a deficit in your budget?



Consider an unexpected expense in your scenario.

How would this unexpected expense affect your budget?



Think of ways to reduce your expenses.

What are three expenses you could cut or reduce to balance your budget?



Explore ways to increase your income.

What are two possible ways to increase your income?



Prioritize your expenses from most to least important.

Which expenses are essential and which can be postponed or eliminated?



Consider the impact of a part-time job on your budget.

How would taking a part-time job affect your financial situation?



Reflect on your financial goals.
What are your short-term and long-term financial goals?



Think about the importance of saving.
How much money would you aim to save each month, and why?

