

Year-End Money Review

Twelve prompts that turn a year of numbers into next year's plan.

YEAR REVIEWED

DATE COMPLETED

- 1 What did I earn this year, in total, across every source?

- 2 What were my three largest spending categories?

- 3 Which single expense gave me the least value for the money?

- 4 Which purchase was genuinely worth every unit I paid?

- 5 How much did I save, and what percentage of income is that?

- 6 How much debt did I clear — and did I add any new debt?

- 7 What financial surprise caught me out, and can I sink-fund it next year?

- 8 What did I stop paying for this year, and do I miss it?

- 9 Which money habit actually stuck?

- 10 Which money habit failed, and why did it fail?

- 11 What is the one number I want to change most next year?

- 12 What is the first action I will take in January?

