

# New Year Reflection

Make a plan to THRIVE



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**THRIVE IN THE CHAOS**

[www.thriveinthechaos.com](http://www.thriveinthechaos.com)



# let's try this again

## Fresh start

I've always loved the start of a new year. It's the perfect time to reflect on how the past year went and make some tweaks so this next year can be even better.

One thing I want for you this next year is to feel supported by your money.

I know what it's like to start off the new year with a pit in your stomach because the holidays cost more than you anticipated. Your savings are wiped out and maybe you've gained some debt.

Let's make sure we don't do that again.

Let's look ahead to what's coming up this year and make a savings plan NOW so that money can be supportive this year, not stressful.

After all, your money should work for you, so let's put it to work supporting you in the life you have and want.

In this workbook, you'll reflect on some key areas from last year and then plan for how you want things to be different this year.

Then you'll use that to guide your goals for this year. You'll create a savings plan and tweak it to be realistic for your life.

Lastly, you'll set it all on autopilot, so your money is working in the background without you having to do a thing! Let's get started!



money doesn't buy  
happiness, but it does  
solve a lot of problems

-Faith Mariah

# LET'S REFLECT

Think back on this last year and how you're feeling

## Last year

Think about your bank account right now, what's your immediate gut feeling?

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How do you feel about this last year's birthdays & holidays?

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How do you feel about this last year's vacations?

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How prepared did you feel for emergencies this last year?

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What would you have done differently?

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# LET'S PLAN

If nothing changes, nothing changes

## This year

What do you want to be prepared for this year? Holidays, birthdays, vacations, life events, misc. emergencies?

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What do you want this year to FEEL like and LOOK like?

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What can you do to create that life? Pay off debt? Build emergency savings? Save for vacation, birthdays, holidays?

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Rank your goals from most important to least important.

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For each goal, what's the total amount of money needed?

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# BREAK IT DOWN

Break down how much you need to set aside each month or paycheck for each of your goals. Use one worksheet per goal.

What's the total dollar amount that you need?



Pick a date. When do you want to reach that money goal?



How many months or paychecks away is that date?



Divide your money goal by how many months or paychecks away

↑ This is your savings goal, how much money to set aside every month or paycheck



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# LET'S ANALYZE

Now let's make sure your savings goal is realistic

What's the total month/paycheck savings for all your goals added up



Is that a realistic amount you can afford?



If yes, awesome, go to the next page and automate it



If no, it's time to make some decisions. These are your options:



Reduce the cost of your goal, if that's in your control



Push the goal date further away so you can do smaller savings amounts over a longer time period



Cut out some of your goals for now. Look at your priority list to help decide what to cut for now



Increase your income through a raise, another job or side hustle

Keep tweaking until you can realistically afford your savings goal

# Automate it

This last step is super important!

**You need to prioritize this savings goal and take discipline & willpower out of the equation.** Pay yourself first because no one else will prioritize it for you.

**Open up a new savings account.** If you can't be trusted to not touch the money (don't feel bad, I can't be trusted with my money either 😊), open up the account at a separate bank. I'm a big fan of Capital One- it's free.

Now, I want you to **set up auto-transfers of your savings goal into this new savings account.** I like to save every paycheck and set up my auto transfer for the day after my paycheck hits my account.

Sit back and move closer to your money goals without any drama or even a thought. Time is going to pass anyways, so lets use that time to move closer to the life you want.

Saving doesn't have to be a struggle. Prioritize your goals, and set it on autopilot.



I help women to save without sacrificing by simplifying and automating their money.

I think money should be a tool to help you create the life you want, not something that takes hours to manage and stresses you out!

Let me help you do just that!

**Come hang out on Instagram @jo\_thriveinthechaos**

Joanna