

IT IS MY YEAR.

Get to know your money

Thirty small prompts to understand your spending and organise your money records. General education, not personalised financial advice. Use our finance page for independent guidance and support.

30 daily prompts · Start whenever you choose

Choose one prompt a day, or take longer. Use the writing space for your own thoughts, then tick the box when you have taken that step. Missing a day does not mean starting over.

My goal: _____

My start date: _____

DAY 01 · Get a clear picture

Write one thing you would like to understand about your money.

☐ I took this step

DAY 02 · Get a clear picture

Choose a private place to keep your budget notes. Do not record account passwords here.

☐ I took this step

DAY 03 · Get a clear picture

List the income you expect this month, using your own records.

☐ I took this step

DAY 04 · Get a clear picture

List your essential regular bills and their due dates.

☐ I took this step

DAY 05 · Get a clear picture

Note expenses that vary, such as groceries and transport.

☐ I took this step

DAY 06 · Get a clear picture

List irregular costs you already know are coming up.

☐ I took this step

DAY 07 · Get a clear picture

Review what you know and what information is still missing.

☐ I took this step

DAY 08 · Notice your patterns

Look through recent transactions and give them simple categories.

☐ I took this step

DAY 09 • Notice your patterns

Notice one spending pattern without judging yourself.

☐ I took this step

DAY 10 • Notice your patterns

Check which subscriptions you use and which you no longer need.

☐ I took this step

DAY 11 • Notice your patterns

List one purchase you are glad you made and why it mattered.

☐ I took this step

DAY 12 • Notice your patterns

Notice a spending trigger such as convenience, boredom or pressure.

☐ I took this step

DAY 13 • Notice your patterns

Try writing a shopping list before your next planned shop.

☐ I took this step

DAY 14 • Notice your patterns

Review your notes and identify one question to investigate.

☐ I took this step

DAY 15 • Plan ahead

Write down a realistic goal you would like your money to support.

☐ I took this step

DAY 16 • Plan ahead

Check the MoneyHelper budget planner linked from our finance page.

☐ I took this step

DAY 17 • Plan ahead

Add the irregular costs you identified to your planning notes.

☐ I took this step

DAY 18 • Plan ahead

Look at when income arrives compared with when bills are due.

☐ I took this step

DAY 19 • Plan ahead

Choose a small amount of time for a regular money check-in.

☐ I took this step

DAY 20 • Plan ahead

Before a non-essential purchase, pause and compare it with your priorities.

☐ I took this step

DAY 21 • Plan ahead

Review your plan and adjust estimates using your own recent spending.

☐ I took this step

DAY 22 • Keep checking in

Check the terms of a service you already pay for before considering any changes.

☐ I took this step

DAY 23 • Keep checking in

Make a list of renewal dates you want to remember.

☐ I took this step

DAY 24 · Keep checking in

Read an independent guide about a money topic you want to understand.

☐ I took this step

DAY 25 · Keep checking in

If bills or debts feel unmanageable, look at the free support linked by MoneyHelper.

☐ I took this step

DAY 26 · Keep checking in

Choose one practical improvement, such as filing a statement or setting a bill reminder.

☐ I took this step

DAY 27 · Keep checking in

Write a question to ask a provider if a charge or term is unclear.

☐ I took this step

DAY 28 · Keep checking in

Review which money habits feel sustainable for you.

☐ I took this step

DAY 29 · Keep checking in

Prepare your next monthly check-in with your key records in one place.

☐ I took this step

DAY 30 · Keep checking in

Reflect on what you understand better and choose one next step.

☐ I took this step

My next small step

What worked? What will I keep doing? What support would help me continue?

This programme is a general reflection and organisation guide. It does not promise an outcome or replace personalised professional advice. The download contains the prompts, not your private saved answers.