

Get Your Money Organised

An original, practical workbook from Readrr.ai

Know what comes in. Know what comes next.

A practical workbook for mapping everyday cash flow, upcoming bills and a money routine you can maintain.

What you will leave with

A monthly cash-flow sheet, a bill calendar, a savings worksheet and a 20-minute review routine.

A manageable commitment

Seven short sessions; gather recent statements first

Seven guided exercises. A completed example. Two reusable templates. Fillable spaces for your own work.

Keep a blank master copy. Save a new copy for each project or month.

Start here

Use one real task or decision throughout. Work in order the first time, then reuse the templates.

For people who want a clearer view of everyday money before making bigger decisions.

1. Gather a useful snapshot - page 4
2. Sort spending without blame - page 5
3. Put bills on a calendar - page 6
4. Include the expenses that do not arrive monthly - page 7
5. Give one savings goal a practical shape - page 8
6. Make obligations visible - page 9
7. Run a 20-minute monthly review - page 10

How to use the fields

Open the downloaded file in a PDF reader that supports forms. Type into a box, save a copy, close it and reopen it to confirm your answers were saved. If your reader does not support forms, print the worksheet or keep answers in a separate private document.

A useful standard

Write a first version, test it against reality and revise. A short specific answer beats a polished answer that avoids the hard question.

General financial education, not individualized investment, tax, debt or legal advice. Illustrative numbers are not recommendations. Never enter account credentials in this workbook.

A cash-flow plan with room for irregular bills

Worked example | fictional people and illustrative numbers, not a customer result or testimonial.

Starting position

Illustrative monthly take-home income: \$2,400. Essential spending: \$1,450; minimum debt payments: \$150; flexible spending: \$400. The apparent remaining amount is \$400.

The missing expenses

Annual and irregular costs total an estimated \$1,200 over a year. Setting aside \$100 per month in this illustration leaves \$300 before any other unplanned costs.

A small named goal

An example goal is a \$600 repair reserve in six months: \$600 divided by six = \$100 per month. The remaining \$200 is unassigned; it is not automatically safe to spend or invest.

Timing matters

Rent falls before the second income payment. A bill calendar reveals that the account needs a timing buffer even though the monthly total appears positive.

An actual-versus-plan review

If flexible spending reaches \$460 instead of \$400, the \$60 difference must be explained and the plan revised. Do not carry an imaginary surplus into the next month.

Where the example stops

A personal choice between debt reduction, savings or other uses depends on rates, terms, risks and circumstances. This worksheet makes those questions visible rather than deciding them for the reader.

Gather a useful snapshot

Exercise 1 of 7 | Work at your own pace

A clear snapshot starts with recent records. Use take-home income and actual spending, not the salary before deductions or a month you hope to have. Keep sensitive records secure; broad labels are enough for this workbook.

1. Gather the last full month of income and spending records plus known upcoming bills.
2. List take-home inflows and label each recurring, variable or one-off. Choose one currency and period.
3. Record missing information and uncertain amounts. Use an estimate only when clearly marked.

A concrete example

Salary deposited: \$2,400. A one-off \$200 reimbursement is separate and should not silently become next month's recurring income.

Period, currency and take-home income

Records gathered; uncertain amounts

One-off inflows to keep separate

Ready to move on: Your snapshot states its period and distinguishes recurring from one-off money.

Sort spending without blame

Exercise 2 of 7 | Work at your own pace

Useful categories help you make a decision. Separate committed essentials, required minimum payments, flexible spending and irregular costs. Some expenses will be mixed; write the reasoning rather than forcing false precision.

1. Total the period's spending from records and check for transfers counted twice.
2. Group spending into essentials, required payments, flexible items and irregular costs.
3. Choose one category you want to understand better. Keep a realistic allowance for ordinary life.

A concrete example

Moving \$100 between your own accounts is a transfer, not a second expense. A credit-card payment should not duplicate purchases already included in your spending total.

Totals by spending group

--

Transfers or duplicate entries I removed

--

One category worth reviewing

--

Ready to move on: Your spending total reconciles with the records you used.

Put bills on a calendar

Exercise 3 of 7 | Work at your own pace

Monthly averages can hide a shortfall between paydays. Map actual dates so you can see what must remain available before the next inflow. Use a conservative estimate for uncertain income and confirm payment terms with the provider.

1. List expected income dates and each bill's due date, amount and payment method.
2. Mark the largest gap before an income payment. Note any payments that could leave insufficient cash.
3. Choose a reminder or provider contact for one timing issue. Confirm changes before relying on them.

A concrete example

An account can look fine on payday and still lack rent money two weeks later. A calendar shows the order in which the money is needed.

Income dates and bill due dates

The tightest point before the next payment

Reminder or confirmed timing change

Ready to move on: You know which upcoming payment needs attention first.

Include the expenses that do not arrive monthly

Exercise 4 of 7 | Work at your own pace

An annual bill is irregular in timing, not necessarily unexpected. Estimate known costs across a suitable period and record uncertainty. Keep these planned amounts separate from genuinely unknown emergencies.

1. List annual renewals, repairs, gifts and other likely nonmonthly costs using past records.
2. Add the annual estimate and divide by 12 for a monthly planning amount; adjust if the bill is due sooner.
3. Write the due date and current amount already reserved. Review estimates when new information arrives.

A concrete example

A \$360 bill due in three months with \$60 already reserved needs another \$300, or \$100 per month for those three months; \$30 per month would be too slow.

Known irregular expenses, amounts and dates

--

Already reserved; remaining amount; months available

--

Monthly planning amount and uncertainties

--

Ready to move on: Your plan accounts for at least the next known irregular bill.

Give one savings goal a practical shape

Exercise 5 of 7 | Work at your own pace

A named goal is easier to monitor than an undefined intention to save more. Choose a target and deadline, then check whether the amount fits after required spending. If it does not fit, change the amount, timing or plan rather than assuming the gap disappears.

1. Name the purpose, target amount, amount already saved and target date.
2. Calculate the remaining amount divided by months available. Compare with your estimated surplus.
3. Write a review trigger for changes in income, spending or urgency. Keep access needs and account terms in view.

A concrete example

\$600 target minus \$150 already saved leaves \$450. Over six months, the planning amount is \$75 per month, subject to affordability.

Goal, target date and amount already saved

Remaining amount / months = monthly amount

Affordability check and review trigger

Ready to move on: The goal has a calculation and a realistic place in your plan.

Make obligations visible

Exercise 6 of 7 | Work at your own pace

A list of obligations helps you avoid surprises and prepare informed questions. Record balances, required minimums, rates where applicable and dates from current statements. Do not choose a strategy from the balance alone.

1. List each obligation with a broad label, balance, required payment, due date, rate and any relevant fees.
2. Mark unknown terms and upcoming changes. Read the current agreement or contact the provider to clarify.
3. If required payments are not affordable, contact the provider or a reputable local advice service early; record the next action.

A concrete example

Two debts with the same balance can have different rates, fees and consequences. The worksheet records those facts; it does not automatically rank what you should pay first.

Obligations and current terms

--

Unknown rates, fees or changing terms

--

Question to ask and next contact date

--

Ready to move on: Required payments and unanswered questions are visible.

Run a 20-minute monthly review

Exercise 7 of 7 | Work at your own pace

The point of the worksheet is a repeatable check, not a perfect prediction. Compare actual figures with the plan, explain the biggest differences and update the next month. Store the completed file privately because it may contain financial information.

1. Compare actual income and spending with planned totals. Reconcile the opening balance, inflows and outflows.
2. Check the next 30 days of bills and irregular costs. Recalculate the amount available before adding a new commitment.
3. Choose one adjustment and schedule the next review. Save a dated copy so you can compare months.

A concrete example

If flexible spending exceeded the plan by \$60, identify why and revise the next month's allocation. Do not label it a failure or hide it under miscellaneous.

Actual vs plan and the largest difference

Next month's bills and revised remaining amount

One adjustment and my next review date

Ready to move on: Next month's plan uses current figures and has a review date.

Your monthly cash-flow worksheet

Use one currency. Keep transfers separate and avoid counting card payments twice.

Income

Period / opening available balance / take-home inflows / one-off inflows

Your notes: Income

Outgoings

Essentials / required payments / flexible spending / irregular-cost allocation

Your notes: Outgoings

Remaining amount

Inflows minus outflows = period surplus or shortfall. Reconcile changes in account balances separately.

Your notes: Remaining amount

Plan vs actual

Category / planned / actual / difference / explanation / next adjustment

Your notes: Plan vs actual

Your bill calendar and savings planner

Use broad labels instead of account numbers. Keep this completed worksheet private.

Bill calendar

Bill / amount / due date / income arriving before it / reminder / confirmed payment status

Your notes: Bill calendar

Irregular expenses

Expense / due date / estimate / already reserved / amount still needed / monthly allocation

Your notes: Irregular expenses

Savings goal

Purpose / target / saved so far / remaining / months / monthly amount / affordability check

Your notes: Savings goal

Money review

Next review date / records to gather / unresolved provider question / one change to try

Your notes: Money review

Finish with a useful next step

Return to the output you wanted at the beginning. What can you actually use now?

[] Do my totals use actual records and avoid duplicate transfers?

[] Can I see the next bill and any timing gap?

[] Is my next review scheduled with unknown figures marked?

The useful thing I produced; where it is saved

One uncertainty or limitation I should keep in view

My next action, date and evidence I will review

Reuse pages 11-12 whenever you need a fresh worksheet. Keep your completed copies private. For download or file issues, contact support@readrr.ai with the workbook name.

Reading, use and context

The exercises, examples and templates in this workbook are original Readrr.ai editorial material.

This is a practical companion, not a reproduction of the books listed below. The reading suggestions offer broader context; they do not endorse this product or establish that these particular exercises produce a guaranteed result.

Optional further reading

Morgan Housel, *The Psychology of Money* - further reading on financial behavior.

Vicki Robin and Joe Dominguez, *Your Money or Your Life* - further reading on money awareness.

Consumer Financial Protection Bureau, *Your Money, Your Goals* - public educational tools at consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/.

Use the right tool for the decision

General financial education, not individualized investment, tax, debt or legal advice. Illustrative numbers are not recommendations. Never enter account credentials in this workbook.

Your free download

One downloadable workbook for personal use. You may save and print copies for your own use and reuse the templates for your own work. Do not resell or publicly redistribute the workbook. You retain ownership of the answers and original work you add.

Support and policies

support@readrr.ai | readrr.ai/contact/ Terms: readrr.ai/terms/ | Delivery and refund requests: readrr.ai/refunds/
No email address or payment is required to download this workbook.

Edition 1 | October 2026 Copyright 2026 Readrr.ai in original, protectable content. Third-party book titles and rights remain with their respective owners.