MONTHLYGOALS.

MONTH

One goal. One page. One month.

A compact plan for choosing the finish line, taking the next step, and adapting without giving up.

SET UP IN 8 MINUTES - REVIEW IN 2

1 DEFINE THE FINISH LINE

MY ONE GOAL

FINISH LINE - RESULT AND DATE

WHY IT MATTERS NOW

2 MAP THE MONTHLY PATH

One observable milestone per week. Week 5 can be a finish or buffer.

WEEK	MILESTONE - WHAT WILL BE VISIBLY DIFFERENT?
01	Start
02	Build
03	Strengthen
04	Finish
05	Buffer

3 TRACK THE DRIVERS

Write completed/target in each box - for example, 2/3.

SUPPORTING ACTION 1 | TARGET

W1 | W2 | W3 | W4 | W5

SUPPORTING ACTION 2 | TARGET

W1 | W2 | W3 | W4 | W5

SUPPORTING ACTION 3 | TARGET

W1 | W2 | W3 | W4 | W5

A blank box is information, not failure.

4 PLAN FOR REAL LIFE

Decide how you will recover before the month gets noisy.

MOST LIKELY OBSTACLE

IF THAT HAPPENS, THEN I WILL...

MINIMUM VERSION THAT STILL COUNTS

5 CLOSE THE LOOP

Use this strip at month-end. Evidence first, judgement last.

RESULT - WHAT HAPPENED?

LESSON - WHAT HELPED OR CHANGED?

CARRY FORWARD - CONTINUE, ADJUST, OR REPLACE?

MONTHLYGOALS.

One goal. One page. One month.

A compact plan for choosing the finish line, taking the next step, and adapting without giving up.

MONTH

September 2026

FILLED EXAMPLE - COPY THE PATTERN

1 DEFINE THE FINISH LINE

MY ONE GOAL

Save GBP 500 for my emergency fund

FINISH LINE - RESULT AND DATE

GBP 500 transferred by 30 September

WHY IT MATTERS NOW

Create a calmer financial buffer

2 MAP THE MONTHLY PATH

One observable milestone per week. Week 5 can be a finish or buffer.

WEEK		MILESTONE - WHAT WILL BE VISIBLY DIFFERENT?
01	Start	Choose the account and transfer the first GBP 125
02	Build	Find GBP 125 from lower-priority spending
03	Strengthen	Earn or redirect another GBP 125
04	Finish	Transfer the final GBP 125
05	Buffer	Close any gap and review the month

3 TRACK THE DRIVERS

Write completed/target in each box - for example, 2/3.

SUPPORTING ACTION	TARGET	W1	W2	W3	W4	W5
SUPPORTING ACTION 1: Log discretionary spending	5x	4/5	5/5	3/5	5/5	4/5
SUPPORTING ACTION 2: Have a no-spend day	2x	2/2	1/2	2/2	2/2	1/2
SUPPORTING ACTION 3: Make a weekly transfer	1x	1/1	1/1	1/1	1/1	1/1

A blank box is information, not failure.

4 PLAN FOR REAL LIFE

Decide how you will recover before the month gets noisy.

MOST LIKELY OBSTACLE

An unexpected bill reduces what I can transfer.

IF THAT HAPPENS, THEN I WILL...

If that happens, I will reduce the transfer, not cancel it.

MINIMUM VERSION THAT STILL COUNTS

Transfer at least GBP 50 and reschedule the difference.

5 CLOSE THE LOOP

Use this strip at month-end. Evidence first, judgement last.

RESULT - WHAT HAPPENED?

I saved GBP 475 and kept the weekly rhythm.

LESSON - WHAT HELPED OR CHANGED?

Friday transfers worked better than waiting until month-end.

CARRY FORWARD - CONTINUE, ADJUST, OR REPLACE?

Continue weekly transfers and close the GBP 25 gap first.