

Your Financial Vision Worksheet

A guided journey — just you, your truth, and a blank page.

Hi. I'm La'Keithia Caldwell, CPA — and I'm genuinely glad this worksheet found its way to you. I created it because I believe that before we talk numbers, we need to talk about you. Your goals. Your fears. Your story. Work through each section honestly and in your own time. There's no grade here — just clarity. And clarity is where every good financial plan begins.

How to use this worksheet:

Find a quiet moment. Answer honestly — not perfectly. Skip nothing. Come back to anything that feels hard. When you're done, you'll have something real to work with. That's the point.

Your name (optional):

This is for you, not us

Date:

When you completed this

1 Before the Numbers — A Moment to Reflect

Start here. The numbers come after.

→ *Most people skip straight to the math. Don't. How you feel about money shapes every financial decision you make. Let's start there.*

Right now, when you think about your finances, you feel: (check all that apply)

- | | | | |
|--------------------------------------|----------------------------------|---|--|
| <input type="checkbox"/> Overwhelmed | <input type="checkbox"/> Hopeful | <input type="checkbox"/> Ashamed | <input type="checkbox"/> Motivated |
| <input type="checkbox"/> Confused | <input type="checkbox"/> Behind | <input type="checkbox"/> Ready for change | <input type="checkbox"/> Unsure where to start |

The one word that best describes your relationship with money right now:

e.g. anxious, avoidant, curious, determined...

What made you download this worksheet today? What's prompting this moment?

There's no wrong answer — be honest with yourself

2 Where You Are Today

An honest snapshot — no judgment, just facts.

→ *You can't build a path forward without knowing your starting point. Fill in what you know. Leave blank what you're unsure of — that's okay too.*

Approx. monthly take-home income: \$

Your net pay after taxes

Monthly fixed expenses (rent, car, bills): \$

The ones that don't change month to month

Estimated total debt: \$

Credit cards, loans, student debt, etc.

Current savings / emergency fund: \$

What you could access in an emergency

What feels most out of control in your finances right now?

Be specific — e.g. 'I spend more than I earn' or 'I have no idea where my money goes'

Rank your top financial priorities right now — write 1, 2, 3 in the boxes:

- | | | |
|---------------------------|------------------------|----------------------------|
| # Pay off debt | # Build emergency fund | # Save for a specific goal |
| # Reduce monthly spending | # Grow my income | # Start investing |

3 Where You Want to Be

Your vision — in your own words.

→ A budget without a destination is just a list of restrictions. Knowing what you're building toward changes everything. Dream a little here — then get specific.

"If money were no longer a source of stress — if you felt completely in control — what would be different about your everyday life?"

Write freely. This is your vision, not a plan yet.

In the next 90 days, I want to:

One specific, achievable thing — e.g. 'pay off my smallest credit card' or 'save \$500'

In the next 12 months, I want to:

Think bigger — where do you want to be this time next year?

In 3-5 years, my financial life looks like:

What does financial freedom look like for you specifically?

4 What's in the Way

Naming the barriers is the first step to moving past them.

→ Most financial struggles aren't math problems — they're pattern problems. This section helps you see yours clearly, without judgment.

What has held you back from your financial goals in the past? (check all that apply)

- No clear plan or budget
- Income feels unpredictable
- Spending habits I want to change
- I didn't know where to get help
- Too much debt — don't know where to start
- Unexpected expenses keep setting me back
- I avoid looking at my finances
- Other — I'll write it below

The money story I tell myself that might not be true:

e.g. 'I'm just not good with money' or 'I'll deal with it when I earn more.' Naming it is powerful.

Rate yourself honestly (1 = needs work, 5 = feeling strong):

Circle or note your number. Be honest — this is just for you.

My clarity on where my money goes each month	1	2	3	4	5
My confidence making financial decisions	1	2	3	4	5
My consistency with saving	1	2	3	4	5
My relationship with debt	1	2	3	4	5

5 Your One Next Step

You don't have to fix everything. Just start somewhere.

→ Real progress starts with one intentional action. Not ten. Not a complete overhaul. Just one thing done consistently changes the trajectory.

The one thing I will do in the next 7 days to move my finances forward:

Make it specific and doable — e.g. 'I will track every expense for 7 days' or 'I will list every debt I owe'