📘 **MONEYONLINERS MONEY MANAGEMENT ACADEMY**

MODULE 1 • LESSON 7 OF 40

Creating Your Personal Financial Plan

Focus Keyword: financial plan

SEO Title: Creating Your Personal Financial Plan

URL Slug: creating-your-personal-financial-plan

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LESSON PURPOSE

Learn how to create a simple, practical financial plan that brings together your income, expenses, savings, debt, and financial goals into one clear roadmap.

WHY THIS LESSON MATTERS

A financial plan helps you stay organized and focused. Instead of making random money decisions, you follow a plan that guides how you earn, spend, save, invest, and prepare for the future. A good financial plan gives you confidence and helps you respond to unexpected financial challenges.

BEFORE YOU BEGIN

☐ I am ready to create my personal financial plan.

☐ I understand my income and expenses.

☐ I have financial goals to work toward.

☐ I will complete every activity carefully.

MONEY TIP OF THE LESSON

"A written financial plan turns good intentions into consistent financial action."

MY CONFIDENCE LEVEL BEFORE THIS LESSON

1 2 3 4 5

Not Confident • Neutral • Very Confident

MY GOAL FOR THIS LESSON

What do you want your financial plan to help you achieve?

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ACTIVITY 1

Build Your Financial Plan

Complete the table below.

Financial Area	My Current Situation
Income	
Expenses	
Savings	
Debt	
Financial Goals	

ACTIVITY 2

Financial Planning Self-Assessment

Statement	Good	Needs Improvement	Not Yet
I know my monthly income.	☐	☐	☐
I follow a spending plan.	☐	☐	☐
I save regularly.	☐	☐	☐
I review my finances each month.	☐	☐	☐
I have a written financial plan.	☐	☐	☐

KNOWLEDGE CHECK

1. What is a financial plan?

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2. Why is it important to have a written financial plan?

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3. What are the main parts of a financial plan?

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4. How often should you review your financial plan?

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5. How can a financial plan help you achieve your goals?

WEEKLY CHALLENGE

Review your finances at the end of each day this week.

Write down one improvement you can make tomorrow.

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PRACTICAL WORKSHEET – MY PERSONAL FINANCIAL PLAN

A. MY CURRENT FINANCIAL POSITION

Category	**Current Status**
Monthly Income	
Monthly Expenses	
Monthly Savings	
Outstanding Debt	
Emergency Fund	

B. MY FINANCIAL PRIORITIES

Priority	**Action I Will Take**
Priority 1	
Priority 2	
Priority 3	

C. MY MONTHLY FINANCIAL ROUTINE

Task	**Frequency**
Review Income	
Review Expenses	
Update Budget	
Save Money	
Review Goals	

D. REFLECTION

What is the most important improvement you need to make in your financial plan?

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KEY TAKEAWAYS – WHAT I LEARNED TODAY

1. The most important part of my financial plan is:

2. One financial habit I will improve is:

3. One financial priority I will focus on is:

4. One action I will take this week is:

MY 7-DAY FINANCIAL PLANNING ACTION PLAN

Day 1: Review my income.

Day 2: Review my expenses.

Day 3: Update my savings plan.

Day 4: Review my financial goals.

Day 5: Reduce one unnecessary expense.

Day 6: Update my financial plan.

Day 7: Celebrate one improvement I made.

LESSON COMPLETION CHECKLIST

☐ I completed all activities.

☐ I completed my Personal Financial Plan.

☐ I identified my financial priorities.

☐ I reviewed my financial situation honestly.

☐ I am ready for Lesson 8.

MY CONFIDENCE LEVEL AFTER THIS LESSON

1 2 3 4 5

Not Confident • Neutral • Very Confident

NEXT LESSON PREVIEW

Lesson 8 – Reviewing Your Current Financial Position

Learn how to evaluate your financial health by reviewing your income, expenses, savings, debt, assets, and overall progress toward your financial goals.

MY COMMITMENT

I commit to following my personal financial plan, reviewing it regularly, and making thoughtful financial decisions that support my long-term goals.

Signature: ___________________________

Date: _______________________________