



**SOLO
MONEY
HUB**


Take Control of Your Money with Confidence

SOLO MONEY STARTER KIT

Money feels different when you're rebuilding solo — this guide makes it doable.

*This guide is part of the **Rebuild Path** inside the Project: Improve Me™ Life Map
— created to help midlife women organize their finances with clarity and*

Welcome to Your Solo Money Starter Kit!

 *Taking control of your finances doesn't have to be overwhelming—especially when you have the right tools. This kit is designed to help you track, budget, and manage your money with confidence, even if you're working with one income. No guilt. No stress. Just smart, intentional money moves that fit YOUR life.*

What's Inside:

This kit includes simple, actionable worksheets to help you gain clarity on your money—without being overwhelmed. You'll find tools to help you:

- ✓ Reflect on your money mindset
- ✓ Track your spending
- ✓ Build a budget that works for YOU
- ✓ Find hidden expenses & debt drains
- ✓ Put your goals into action with a 3-step reset

How to Use This Kit:


1. Start with the **Journal Prompts** to reflect on your current mindset & priorities.
2. Use the **Solo Money Tracker** for a week to observe your habits.
3. Build your **Spending Plan** and **tweak as needed**.
4. Check the **Subscription Audit & Debt Tracker** for hidden leaks.
5. Follow the **3-Step Money Reset Guide** to put everything into action.

 *Remember: This isn't about perfection. It's about progress!*


Take the Next Step!

 Want a matching digital tool?

Try the **Solo Money Starter Kit Companion Google Sheet** for easy, customizable tracking. Find it at projectimproveme.com/solo-money-kit-google-sheet.

 *Have questions or want to share your progress? Reach out to me at hello@projectimproveme.com! I'd love to hear how you're using the kit!*

Financial Clarity Journal Prompts

 *Your financial habits are shaped by your beliefs about money—some you may not even realize you have! These journal prompts will help you uncover patterns, set new intentions, and build confidence in managing your finances. Take your time, be honest, and most importantly—be kind to yourself.*

Reflect on Your Money Story

- ✓ What's my first memory of money, and how does it shape my financial choices today?
 - ✓ When I think about money, what emotions come up—stress, excitement, confidence, fear? Why?
 - ✓ How did my family handle money when I was growing up? What lessons did I learn (good or bad)?
 - ✓ What's one money belief I want to let go of? What's one I want to embrace?
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Define Your Financial Priorities

- ✓ What does “financial freedom” look like for me personally?
 - ✓ If I had zero money stress, how would my daily life change?
 - ✓ What's one financial habit I want to improve this year?
 - ✓ What are three financial goals that truly excite me?
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Taking Action

- ✓ What's one small money action I can take this week that would make me feel more in control?
- ✓ If my future self could give me one piece of financial advice, what would it be?

 *There are no right or wrong answers here – just insights to help you grow. Use these reflections as a guide as you move through the rest of this kit!*

Solo Money Tracker

Instructions and Reflection Questions (page 1)




 Before you make any changes to your budget, the first step is awareness! This tracker will help you see exactly where your money is going—no judgment, just clarity. For the next 7 days, write down every dollar you spend. That's it! Once you track your spending, you'll start to notice patterns and areas where you might want to adjust.

How to Use This Tracker:

- ✓ Write down everything you spend for the next 7 days—yes, even the small stuff!
- ✓ Categorize each expense as a **Need, Want, or Future (Savings/Debt Payoff)**.
- ✓ At the end of the week, **review your totals**—what surprised you? Where can you adjust?

 *Tip: You can print this sheet or use a notes app on your phone to jot down expenses on the go!*


End-of-Week Reflection

-  What surprised you about your spending habits?
-  Are there any “wants” that didn’t bring you as much joy as expected?
-  What’s one small change you can make next week?

 Want more budgeting tools? Check out the [Solo Money Hub](https://projectimproveme.com/solo-money-hub) for planners, guides, and financial confidence boosters! [<https://projectimproveme.com/solo-money-hub>]

Total Spent

Intentional Spending Planner

 *A budget shouldn't feel like a restriction—it should feel like a plan that gives you freedom! This Intentional Spending Planner helps you prioritize your needs, align your money with your values, and still enjoy life—without guilt.*

How to Use This Planner:

- ✓ **Step 1:** Start by listing your **monthly income sources** (after taxes).
- ✓ **Step 2:** Use the **Itemized Spending Breakdown** (next page) to **list out** all your expenses under these categories:
 - ❖ **Needs:** Essential expenses (housing, utilities, food, insurance).
 - ❖ **Wants:** Non-essentials that bring you joy (dining out, hobbies, fun purchases).
 - ❖ **Future:** Savings, investments, and debt payoff.
- ✓ **Step 3:** Add up your category totals and transfer them to the **Summary Planner** (page 2) to see your full budget at a glance.
- ✓ **Step 4: Reflect on Your Results.** As you **review your spending** for the month, take a moment to **answer the reflection questions** below the summary on page 2.

 *Tip: Your goal isn't to eliminate spending—it's to spend intentionally, so every dollar has a purpose.*

Intentional Spending Planner

page 1 – Breakdown of Needs, Wants & Future

CATEGORY	EXPENSE TYPE	PLANNED AMOUNT	ACTUAL AMOUNT
Needs (Essentials)	Rent/Mortgage		
	Utilities (Electric, Water, Gas)		
	Groceries		
	Transportation		
	Insurance		
Total for Needs >>>			
Wants (Lifestyle & Fun)	Dining Out		
	Subscriptions (Netflix, Spotify, etc.)		
	Hobbies & Entertainment		
Total for Wants >>>			
Future (Savings & Debt Payoff)	Emergency Fund		
	Retirement Contributions		
	Credit Card or Loan Payoff		
Total for Future >>>			
GRAND TOTALS >>>			


Intentional Spending Planner

page 2 – Summary & Big Picture

CATEGORY	PLANNED AMOUNT	ACTUAL AMOUNT	NOTES (Adjustments, Priorities, or Goals)
Income (after taxes)			
Needs			
Wants			
Future			
Total Allocated			

At the end of the month, review your spending!

- ✦ Did your actual spending align with your planned budget and priorities?
- ✦ Were there any surprises or areas where you spent more (or less) than expected?
- ✦ What's one small adjustment you can make next month to better support your goals?

 Remember, this isn't about perfection, it's about progress! Use these insights to refine your spending plan and make intentional choices moving forward.

 Want more budgeting tools? Check out the [Solo Money Hub](https://projectimproveme.com/solo-money-hub) for planners, guides, and financial confidence boosters! [<https://projectimproveme.com/solo-money-hub>]

Subscription & Expense Audit Checklist

✦ Do you know exactly how much you're paying for subscriptions, memberships, and recurring expenses each month? These small charges can add up fast! This checklist will help you review your recurring expenses, decide what to keep, and cut out anything that no longer serves you.

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👉 How to Use This Checklist:

- ✓ **Step 1:** List all recurring expenses – subscriptions, memberships, automatic payments.
- ✓ **Step 2:** Ask yourself: *Is this essential? Do I actually use it? Can I find a cheaper or free alternative?*
- ✓ **Step 3:** Decide whether to **Keep, Cancel, or Adjust** the expense.
- ✓ **Step 4:** Take action – cancel unused subscriptions, switch to better plans, or negotiate lower rates.

💡 *Tip Even small cuts—like dropping a \$10 subscription—can save you \$120 per year!*

👉 After-Audit Reflection:

Fill in the subscription and expense audit list on the next page, then come back here to reflect on your results.

- ✦ How much money did you free up?
- ✦ Where can you redirect those savings (Emergency fund? Debt payoff? A fun experience?)
- ✦ Are there any spending habits you want to change moving forward?

📖 Want more budgeting tools? Check out the [Solo Money Hub](https://projectimproveme.com/solo-money-hub) for planners, guides, and financial confidence boosters! [https://projectimproveme.com/solo-money-hub]

SUBSCRIPTION & EXPENSE AUDIT LIST

EXPENSE NAME	COST	BILLING CYCLE (Monthly/Yearly)	Keep, Cancel, or Adjust?	NOTES (Alternatives, Discounts, Action Steps)
TOTAL SAVINGS:				per month/year

Debt Tracker Worksheet

✂ *Debt can feel overwhelming, but the first step to paying it off is getting clear on the numbers. This worksheet will help you track what you owe, your interest rates, and your progress toward becoming debt-free!*

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👉 How to Use This Tracker:

- ✓ **Step 1:** List all debts-credit cards, loans, medical bills, etc.
- ✓ **Step 2:** Fill in key details: **total balance**, **interest rate**, **minimum payment**, and **due date**.
- ✓ **Step 3:** Choose a payoff strategy:
 - ❖ **Avalanche Method:** Pay off **highest interest** debt first to save money.
 - ❖ **Snowball Method:** Pay off **smallest debt** first for quick motivation.
- ✓ **Step 4:** Track your progress! Each time you make a payment, update the balance.

💡 *Tip Even small extra payments can reduce interest and help you get out of debt faster!*

👉 At the end of the month, check your progress:

Fill in the debt payoff list on the next page, then come back here to reflect on your results.

- ✂ Did you make any extra payments?
- ✂ Are there any debts you can pay off faster?
- ✂ Which debt should you focus on next?

📖 **Want more debt payoff strategies? Visit the [Solo Money Hub](https://projectimproveme.com/solo-money-hub) for more tips and tools!**

[<https://projectimproveme.com/solo-money-hub>]

DEBT TRACKER

 *When you pay off a debt, check it off or highlight it—progress deserves celebration!*

DEBT NAME	TOTAL BALANCE	INTEREST RATE (%)	MINIMUM PAYMENT	DUE DATE	EXTRA PAYMENT (Y/N)	NEW BALANCE
TOTAL DEBTS						

3-Step Money Reset Guide

✦ *Managing money doesn't have to be overwhelming. If you've tracked your spending, planned your budget, and reviewed your expenses, you're already ahead of the game!*

This simple 3-step money reset is part of your financial rebuild – not the digital Reset Path – and it's designed to help you take action today to set yourself up for success, without stress.

How to Use This Guide:

✦ *At the start of each month (or whenever you need a financial refresh), follow these three simple steps to reset your money mindset, spending, and goals.*

Step 1: Review & Refocus

- ✓ Look over last month's **spending, savings, and debt payments.**
- ✓ What went well? What could you improve?
- ✓ Identify one **spending habit you want to adjust.**

💡 *Example: "I spent \$150 on impulse shopping—I'd rather put that toward my savings next month!"*

Step 2: Rebalance & Reorganize

- ✓ Check your **budget & spending plan** – adjust for any changes in income or expenses.
- ✓ Cancel or adjust **subscriptions & recurring expenses** that no longer serve you.
- ✓ Prioritize your **debt payments & savings contributions** for the month.

💡 *Tip: Even a small tweak—like cutting one unnecessary expense—can help free up more money for your goals!*

3-Step Money Reset (continued)

Step 3: Take Action

- ✓ Set 1-2 realistic financial goals for the month.
- ✓ Choose **one small action** to get closer to financial freedom (e.g., meal planning, using cash for certain purchases, or setting up an automatic savings transfer).
- ✓ Write down your **#1 financial focus** for this month.

 *Example: "This month, I will transfer \$50 to my emergency fund every Friday."*


Quick Reset Checklist

- ☐ Did I review last month's spending & savings?
- ☐ Have I adjusted my budget where needed?
- ☐ Did I cancel or adjust any unnecessary expenses?
- ☐ Do I have a small, clear financial goal for this month?
- ☐ Am I taking one small step toward my long-term financial success?

 *Remember: Progress > Perfection! Keep moving forward, one step at a time.*

Where to Use This?

- ✓ Print it and keep it in your planner or binder.
- ✓ Use it as a monthly check-in guide.
- ✓ Track your progress each month for motivation.

 Want more money strategies designed for independent women? Head over to the [Solo Money Hub](https://projectimproveme.com/solo-money-hub) for more guides, tips, and planning resources. [https://projectimproveme.com/solo-money-hub]

Thank You for Using the Solo Money Starter Kit!

You just took a powerful step toward rebuilding your finances — and that's something to be proud of. Every small move you make today helps create more clarity, confidence, and freedom in your financial future.

What's Next?

✓ Get Support When You Need It

 Meet Tilly the Money Turtle — your personal budgeting buddy!

Ask her anything at projectimproveme.com/ask-tilly-money-turtle — from debt tips to budget basics. She'll even guide you to helpful blog posts, tools, and Solo Money resources.

✓ Stay Connected!

 Join the Solo Money newsletter for helpful tips and guidance.

You'll get free resources, budgeting tips, and first access to new financial tools—right in your inbox.

 projectimproveme.com/solo-money-hub/#start-kit

✓ Explore What's Coming

The Solo Money Hub & Shop are growing! Soon you'll find:

 Budgeting & Debt Payoff Spreadsheets

 Savings Challenges & Printable Trackers to help you hit your goals faster.

 Personal Finance Mini-Guides made for independent women.

 Want early access & exclusive discounts? Stay updated here: [SOLO MONEY HUB](https://projectimproveme.com/solo-money-hub)


✓ Let's Stay in Touch

 Have questions or want to share a win? I'd love to hear from you!

 Email me at hello@projectimproveme.com or DM me on Instagram:

[@project_improve_me](https://www.instagram.com/project_improve_me).

Reflection Prompts

 Use this space to reflect on your financial journey, track your progress, and set new goals. These prompts will help you think about your money mindset, spending habits, and future financial plans!


Financial Reflection & Notes

 What's the biggest money lesson I've learned from this kit?


 Did I notice any spending habits I want to change?

 Where am I seeing progress in my finances?

 How do I feel about my money now compared to before?

 What's one thing I can do this month to feel more in control of my finances?

My Financial Goals & Next Steps

 My #1 money focus for the next 30 days is:

 One small financial habit I will start this month:

 How much money did I free up by reducing expenses? \$_____

 What will I do with the extra money I've saved?

- ☐ Pay off debt
- ☐ Add to emergency fund
- ☐ Invest for the future
- ☐ Save for something fun
- ☐ Other: _____

Money Mindset & Motivation

 A new way I'm thinking about money is:

 A money mantra or affirmation to keep me on track:

“

”

 One financial milestone I'm excited to reach next:

[illegible]

[illegible]

[illegible]

[illegible]