

Monthly Stability Snapshot

Purpose: See if your month is stable enough to support saving (focus on emotional pressure, not perfection).

1) Income Timing

Paydays this month (dates & amounts):

Date	Amount	Notes

2) Fixed Bills + Due Dates (Add a stress score: Calm / Annoying / Stressful)

Bill	Due Date	Amount	Stress Score	Notes

3) Where Does the Month Feel Fragile?

The one expense or timing issue that makes my month feel stressful:

4) Pressure Points

Which payments cause the most anxiety?	
Which expenses make the month feel fragile?	
Which bills, if reduced/rearranged, would create the most relief?	
Which categories surprise me most often?	
Which expenses trigger shame or avoidance?	

5) One Small Change for This Month

If I could soften just ONE pressure point this month, it would be:

Reminder

Stability doesn't mean abundance. It means predictability. Predictability is what makes saving emotionally possible.