

EVERYDAY PLANNING & BUDGETING

My organised month

Choose priorities, plan spending and leave room to adjust



AI illustration - fictional people

ILLUSTRATED GUIDE + PRACTICAL WORKSHOPS

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THE GUIDE

A month you can see clearly

This guide brings together two everyday resources: your time and your money. It promises neither perfect productivity nor guaranteed savings. You will build a useful picture, then revise it using what actually happens.

Read the principles, follow Alex's fictional example, then print only the five worksheets you need. Reuse a sheet each month, entering the actual dates every time.

The PDF performs no calculations and sends no annotations to CENIV. Keep completed copies private. Euro amounts are teaching examples, not local prices or recommended income levels.

THE GUIDE

Start with what is already there

Before adding a goal, record your constraints: work or study, care responsibilities, travel time, existing commitments, expected bills and known dates. An important appointment and its preparation need separate time slots.

Mark what is confirmed, what needs checking and what can wait. An expected payment does not become available money merely because it appears in a notebook.

Alex wants a less crowded month. The starting point is not thirty resolutions: it is a real calendar, recent spending and three modest outcomes.

01**Observe****02****Choose****03****Adjust**

THE GUIDE

Three priorities that fit

Describe a visible outcome and its next small step. “Manage my life better” does not tell you what to do; “sort my papers in four sessions” does.

Alex’s three priorities need 16 hours: sort papers (8 h), resume four reading sessions (4 h), and prepare two meals for the freezer (4 h). These are examples, not a programme to copy.

Give each priority a time slot and a limit. If a fourth appears, reduce, move or remove something. Rest is not a free reserve of working time.



AI illustration: fictional person and home; choosing a few priorities.