

Lesson 5: Your Monthly Money Routine

Why a Routine Matters

Money feels stressful when it's a surprise. A simple monthly routine gives you clarity about what you earned, what you can use, and how much to pay yourself — in less than an hour.

Your 5■Step Monthly Routine

1. Run Your P&L – See your profit for the month (Lesson 1).
2. Adjust for Reality – Subtract loans, credit cards, and bills; add back non■cash items (Lesson 2).
3. Allocate Intentionally – Taxes, bills/commitments, growth, owner pay (Lesson 3).
4. Pay Yourself – Transfer on a set schedule (Lesson 4).
5. Review & Reflect – Compare this month to last and note one improvement.

■ When to Call Your Accountant

- You want help turning these steps into a repeatable monthly system
- You're unsure how much to set aside for taxes or upcoming bills
- You want a quick review of your allocations and pay amount
- You'd like help automating transfers for taxes, savings, and pay

Key Takeaway: Consistency beats perfection. Follow the same steps every month and you'll stay in control.

Monthly Money Checklist

Use this page each month to record your key numbers and decisions.

Step	This Month's Number / Notes
Net Profit	_____
Adjusted Profit	_____
Taxes Set Aside	_____
Bills/Commitments Reserved	_____
Growth/Investments Reserved	_____
Owner Pay	_____
Other Notes	_____

Reflection & Goal Setting

Take a few minutes to reflect and set your goal for next month.

What went well this month? _____

What was hard or unexpected? _____

One thing I will improve next month: _____

Revenue/Profit goal for next month: _____

■ **Action Step:** Put a recurring date on your calendar for your Monthly Money Routine.

■ Download a reusable Monthly Routine worksheet at jnbservice.com/resources.