VERESTLY

PERSONAL FINANCE FOR BEGINNERS

FREE DIGITAL WORKBOOK

Financial Security Starter Kit

Build your safety net, organize your savings goals, plan for future expenses, and make more informed banking choices.

FOUR CORE WORKSHEETS

01 Emergency Savings

02 Savings Goals

03 Annual Expenses

04 Bank Comparison

PLUS • YOUR 30-DAY ACTION PLAN

verestly.com

Educational resource | October 2026

START HERE

Welcome to Your Financial Security Starter Kit

A practical workbook for building a clearer financial foundation, one manageable decision at a time.

What this workbook helps you do

Understand your starting point, choose emergency savings milestones, plan short-term goals, prepare for irregular bills, and compare banking options.

HOW TO USE THIS WORKBOOK

- [ ] Work through the sections in any order that fits your priorities.
- [ ] Use estimates when exact figures are not available; update them later.
- [ ] Record only information you feel comfortable keeping in a personal workbook.
- [ ] Return for a monthly review and revise your priorities as needed.

A useful reminder

You do not need a high income, a perfect budget, or a debt-free starting point to begin. Prioritize essentials and avoid savings contributions that leave bills unpaid.

YOUR GOAL FOR THIS WORKBOOK

What would feeling more financially prepared mean to you?

ROADMAP

Your Financial Security Roadmap

Four connected foundations, plus a practical 30-day routine.

01

Know your starting point

Review income, obligations, available cash, and near-term pressures.

02

Build financial buffers

Plan an emergency reserve and separate savings targets.

03

Plan for predictable surprises

Identify annual and irregular expenses before they disrupt your budget.

04

Choose suitable banking

Compare fees, access, deposit insurance and account features.

CHOOSE ONE FIRST PRIORITY

- [ ] Stabilize bills and basic cash flow
- [ ] Start or rebuild emergency savings
- [ ] Prepare for a known upcoming expense
- [ ] Review a bank account or banking fees

WORKSHEET 01

Your Financial Security Snapshot

Use monthly take-home amounts. Estimates are fine. Do not write passwords or account numbers.

Monthly take-home income

$ amount

Essential monthly expenses

$ amount

Required debt payments

$ amount

Nonessential spending

$ amount

Accessible emergency savings

$ amount

Savings for planned expenses

$ amount

BASIC MONTHLY CASH-FLOW CHECK

Income - essential expenses - required debt payments - other spending = estimated money remaining.

Estimated money remaining

$ amount

Next month: largest known expense

$ amount

If the result is negative

Start by protecting housing, food, utilities, transportation, and minimum required obligations. Consider contacting creditors or providers early if you may miss a payment.

MY MOST URGENT FINANCIAL PRIORITY

EMERGENCY SAVINGS

What Belongs in an Emergency Fund?

Use this reserve for genuine, unexpected, necessary costs - not expenses you know are coming.

Potential emergency	Usually better planned separately
Urgent car repair	Routine registration renewal
Unexpected medical bill	Annual insurance premium
Essential income disruption	Holiday spending
Emergency home repair	Scheduled home maintenance

Where should the money live?

Consider a separate, accessible savings account. For U.S. deposits, verify the institution and applicable FDIC or NCUA coverage; compare fees, access, and rates.

MY STARTING EMERGENCY MILESTONE

Starter target

$ amount; choose what is realistic

Available emergency savings

$ amount

Gap to starter target

$ target minus current amount

Amount I could save per month

$ amount

Keep the milestone flexible

A starter goal such as $500 can be useful for some households, but it is not a requirement or a universal recommendation.

WORKSHEET 02

Emergency Fund Savings Planner

Use essential expenses to estimate a longer-term cushion, then break the total into manageable steps.

Essential monthly expenses

$ amount

Months of coverage desired

e.g., 1, 3 or 6

Long-term target

expenses x months

Current emergency savings

$ amount

Remaining target

target minus savings

Affordable monthly contribution

$ amount

MY CONTRIBUTION SCHEDULE

When	Amount planned	Actual saved	Notes
Month 1			
Month 2			
Month 3			
Month 4			

Estimate time to goal

If your remaining target is positive and monthly contributions are greater than zero: remaining target / monthly contribution = approximate months (round up). Actual progress may vary.

SAVINGS GOALS

Choose a Goal You Can Actually Reach

Saving for a planned goal works best when it has a clear amount, a deadline, and a manageable contribution.

Goal-setting formula

Amount still needed = goal cost - amount already saved. Monthly savings estimate = amount still needed / months until deadline.

LIST YOUR SAVINGS PRIORITIES

Goal	Total needed	Deadline	Importance

CHOOSE YOUR TOP GOAL

My priority goal

Short name

Why it matters

Personal reason

Target amount

$ amount

Already saved

$ amount

Months remaining

Whole months

Monthly saving needed

$ amount

WORKSHEET 03

Savings Goal Progress Tracker

Track contributions without worrying if every month looks the same.

Goal name

Target date

Target amount

$ amount

Starting balance

$ amount

CONTRIBUTION TRACKER

Date	Planned	$ added	New total

When the plan feels too tight

Extend the timeline, lower the target, or adjust the contribution. Financial goals should not cause missed essential bills or unaffordable borrowing.

ANNUAL EXPENSES

Plan for Bills That Do Not Arrive Every Month

Annual and irregular expenses are predictable enough to plan for, even when their exact amounts change.

Expense	Estimated cost	Due month	Monthly set-aside
Insurance renewal			
Car registration			
Gifts or holidays			
School or professional fees			
Home or car maintenance			
Other			

Simple annual-expense method

For an expense due in 12 months, divide expected cost by 12. If the bill is due sooner, divide the amount still needed by the months remaining. Include existing savings in your calculation.

WORKSHEET 04

Annual Expense Funding Plan

Translate upcoming costs into realistic monthly savings needs.

Upcoming expense

Expected cost

$ amount

Already set aside

$ amount

Months until due

Amount still needed

$ amount

Monthly amount required

$ amount

SINKING FUND CHECKLIST

- [ ] Create a named category or separate savings bucket.
- [ ] Choose an affordable monthly contribution.
- [ ] Review the balance when the bill or estimate changes.
- [ ] Pay from the designated fund when the expense is due.

OTHER IRREGULAR EXPENSES TO PREPARE FOR

Emergency savings are different

A bill you expect (even if paid only once a year) usually belongs in an annual expense or sinking fund plan, not in your emergency reserve.

BANKING BASICS

What to Compare in a Bank Account

Evaluate where your money will be held, what it costs, and how easily you can access it.

Deposit protection

Verify FDIC insurance for banks or NCUA share insurance for federally insured credit unions, plus the applicable coverage rules.

Account fees

Monthly maintenance, overdraft, ATM, wire transfer and minimum-balance charges.

Savings return

APY, variable-rate terms, promotional restrictions and whether rates may change.

Access and usability

Transfer times, mobile app access, ATM network, customer support and cash deposits.

Security controls

Multifactor authentication, alerts, fraud reporting and account recovery.

WORKSHEET 05

Bank Account Comparison

Compare features and costs, not only promotional rates. Do not record full account numbers.

Evaluation factor	Account A	Account B
Institution name		
Account type		
FDIC/NCUA coverage verified?		
Monthly maintenance fee		
Minimum balance requirement		
Savings APY (if relevant)		
ATM / transfer access		
Alerts and security features		
Customer support		

DECISION AND REASONING

Which account best meets my needs, and why?

DEBT AND CREDIT SAFETY

Protect Your Cash Flow and Payment History

Manage debt and emergency savings together, based on the costs and risks in your situation.

- [ ] List balances, interest rates, required payments, and due dates.
- [ ] Keep essential expenses and required payments visible in your plan.
- [ ] Use payment reminders; verify sufficient funds before automatic payments.
- [ ] Compare high-interest debt costs against your available emergency buffer.
- [ ] Contact lenders promptly if you may have trouble making payments.

DEBT OVERVIEW

Debt type	Balance	APR	Minimum due
Credit card			
Loan			
Other			

Important distinction

Paying extra toward debt while keeping no cash for emergencies may lead to new borrowing. On the other hand, high interest costs may make accelerated repayment valuable. There is no single answer for every household.

30-DAY ACTION PLAN

Your First 30 Days

Follow four weekly priorities; adjust the schedule when life gets busy.

WEEK 1 • DAYS 1-7

Understand your money

- [ ] Review monthly take-home income
- [ ] List essential and required payments
- [ ] Choose your first priority

WEEK 2 • DAYS 8-14

Start a safety net

- [ ] Set a manageable starter goal
- [ ] Review savings account access
- [ ] Plan a contribution if affordable

WEEK 3 • DAYS 15-21

Protect your accounts

- [ ] Review account fees and insurance
- [ ] Enable alerts and stronger sign-in
- [ ] Check for unexpected activity

WEEK 4 • DAYS 22-30

Choose next steps

- [ ] Review debt and savings priorities
- [ ] Check progress on one worksheet
- [ ] Set priorities for the next month

MONTHLY REVIEW

Financial Security Check-In

Spend a few minutes reviewing progress and updating your plan once a month.

Review month

Cash available for essentials

$ amount

Emergency fund balance

$ amount

Planned expense savings

$ amount

Debt payments due next month

$ amount

Next important bill

$ amount

REVIEW CHECKLIST

- [ ] I know the next month's essential expenses and due dates.
- [ ] My savings targets reflect my current circumstances.
- [ ] I checked unfamiliar transactions and relevant account alerts.
- [ ] I updated at least one goal or expense estimate.

ONE WIN AND ONE IMPROVEMENT

FREE RESOURCES

Keep Building With Verestly

Pair this workbook with free tools and plain-English guides. You can visit the tools hub whenever you want to go deeper.

Free financial tools

Explore calculators and planners for emergency savings, savings goals, annual expenses, banking reviews, and debt decisions.

verestly.com/tools/

Financial Security Resources

Use the companion resource page associated with the Financial Security Starter Kit signup for additional materials and updates.

SUGGESTED NEXT ACTIONS

- [ ] Save a copy of this workbook and choose one worksheet to complete.
- [ ] Check a calculator or planner relevant to your immediate priority.
- [ ] Schedule your first monthly financial check-in.

Privacy reminder

Do not store passwords, Social Security numbers, complete card numbers, or bank login credentials in this workbook. Store completed financial worksheets securely.

ABOUT AND METHODOLOGY

Educational Notes and Sources

The worksheet is designed as a general U.S. personal-finance learning resource for beginners.

HOW THE GUIDANCE WAS DEVELOPED

The workbook applies common budgeting and cash-reserve principles: review income and required costs, separate unexpected emergencies from expected irregular expenses, compare banking account terms, and revisit priorities regularly. All numbers are user-provided estimates; no individual outcome is guaranteed.

HELPFUL OFFICIAL REFERENCES

FDIC - Deposit Insurance

https://www.fdic.gov/resources/deposit-insurance/

NCUA - Share Insurance

https://ncua.gov/consumers/share-insurance-coverage

CFPB - Consumer Financial Protection

https://www.consumerfinance.gov/consumer-tools/

Educational disclaimer

This workbook is general education, not personalized financial, legal, investment, or tax advice. Deposit coverage rules and account terms can change. Confirm details directly with financial institutions and official sources.

REVIEWED

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