

Appendix A12: Sample Monthly Financial Round Review

Just like golfers analyze their game after each round, you should evaluate your financial habits monthly. Use this guided template to reflect, adapt, and improve consistently.

Month of: _____

1. Snapshot Summary

Metric	Target / Benchmark	Actual Notes / Observations
Total Income (net)		
Total Expenses	≤ 85% of income	Over/under budget?
Savings Rate	≥ 15–20%	
Investment Return	Market avg or benchmark	Track long-term, not monthly volatility
Debt Paid Down	Yes / No	
Net Worth Movement	Upward trend	Compared to the prior month
Goal Progress (%)	As scheduled	On track for retirement, etc.?

2. Emotional & Behavioral Review

Question	Reflection
What did I do well this month financially?	
What triggered poor decisions or emotional spending?	
Did I delay any decisions out of fear or confusion?	
What financial habit made the most significant positive impact?	
How did I handle unexpected events or “bad lies”?	

3. Golf Parallels (Mental Game Check-in)

Golf Concept	Financial Equivalent	This Month's Score (Y or N)	Notes
Focus & Preparation	Budgeting before spending		
Shot Discipline	Sticking to the plan/ investments		
Emotional Control	Avoiding reactive behavior		
Course Management	Anticipating risks/ expenses		
Score Review	End-of-month reflection		

4. Next Month's Adjustments

One financial goal to prioritize: _____

e.g., Increase savings rate to 18 percent

One habit to reduce/eliminate: _____

e.g., Impulse Amazon purchases

One skill or concept to learn: _____

e.g., Understanding how ETFs work

One reward for progress: _____

e.g., 9-hole round at new course

5. Summary Statement (Optional)

This month, I made progress by _____
_____. I learned _____
_____, and next month I plan
to focus on _____.”