



## 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](http://jnbservice.com/resources).