

A large, stylized graphic of the year "2023" in orange. The "20" is on top and slightly overlapping the "23". The "23" is below it and slightly overlapping the "20". The "20" has a horizontal bar through the middle. Below the "23" is the word "CALENDAR" in a bold, black, sans-serif font.

20
23
CALENDAR

...We leave no one behind



DESIGN, DON'T DISCIPLINE

Human Truth

Motivation fades. Systems don't.

This Month Is About

Setting up your money so the important things happen automatically.

Why This Works

When money decisions don't rely on willpower, they actually stick.

One Simple Action

Automate your bills and savings.

By Month End, You'll Feel

Relieved. In control. Less stressed.

2025

JANUARY

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



MONEY
FOLLOWS WHO
YOU BELIEVE
YOU ARE

Human Truth

People act in line with who they think they are.

This Month Is About

Letting go of shame and building confidence with money.

Why This Works

When you see yourself as capable, your choices change naturally.

One Simple Action

Choose one financial goal that matches the life you want.

By Month End, You'll Feel

More confident. Less guilty.

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FEBRUARY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28



SEE IT CLEARLY, STRESS LESS

Human Truth

*Money stress comes from not knowing,
not from numbers.*

This Month Is About

*Getting a clear picture of where your
money goes.*

Why This Works

*Clarity removes fear and helps you make
better decisions.*

One Simple Action

*Check your income, spending, and cash
flow in one place.*

By Month End, You'll Feel

Calm. Grounded. Aware.

295

MARCH

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				



SIMPLICITY IS POWER

Human Truth

Too many choices lead to bad choices.

This Month Is About

Making your finances easier to manage.

Why This Works

Simple systems reduce mental overload and mistakes.

One Simple Action

Cut your budget down to what truly matters.

By Month End, You'll Feel

Light. Focused. Less overwhelmed.

295

APRIL

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		



BUILD SAFETY FIRST

Human Truth

Growth feels impossible when you don't feel safe.

This Month Is About

Creating a financial buffer for emergencies and surprises.

Why This Works

A safety net reduces anxiety and prevents panic decisions.

One Simple Action

Start or grow an emergency fund.

By Month End, You'll Feel

Secure. Stable. Protected

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MAY

S	M	T	W	T	F	S
31					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30



PROGRESS YOU CAN SEE

Human Truth

Seeing improvement builds belief.

This Month Is About

Checking how far you've come – without judgment.

Why This Works

When progress is visible, confidence grows.

One Simple Action

Review your financial health and celebrate improvements.

By Month End, You'll Feel

Encouraged. Motivated. Reassured.

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JUNE

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				



SMALL STEPS, REAL MOMENTUM

Human Truth

Big change comes from small, repeated actions.

This Month Is About

Growing your finances steadily, without pressure.

Why This Works

Consistency beats intensity every time.

One Simple Action

Commit to one long-term money habit.

By Month End, You'll Feel

Hopeful. Steady. In motion.

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JULY

S	M	T	W	T	F	S
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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	



PLAN FOR REAL LIFE

Human Truth

Life happens – your money system should expect it.

This Month Is About

Preparing for school fees, family needs, and seasonal expenses.

Why This Works

Planning for the expected prevents stress later.

One Simple Action

Set aside money for upcoming known expenses.

By Month End, You'll Feel

Prepared. Calm. Ready.

235

AUGUST

S	M	T	W	T	F	S
30	31					1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29



BORROW WITH CONFIDENCE

Human Truth
Debt isn't evil — confusion is.

This Month Is About
Using borrowing wisely and managing repayments calmly.

Why This Works
Clear plans reduce fear and regret.

One Simple Action
Review your loans and repayment plan.

By Month End, You'll Feel
In control. Clear-headed.

295

SEPTEMBER

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			1	2	3	4
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			



PROTECT WHAT YOU'RE BUILDING

Human Truth

What you don't protect, you can lose.

This Month Is About

*Reducing financial risk and strengthening
your safety net.*

Why This Works

Protection creates peace of mind.

One Simple Action

*Review insurance, savings, and
emergency plans.*

By Month End, You'll Feel Safe. Reassured. Strong.

2015

OCTOBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



CONSISTENCY WINS

Human Truth

Doing a little often beats doing a lot once.

This Month Is About

Sticking to good money habits — even on hard days.

Why This Works

Consistency builds trust in yourself.

One Simple Action

Repeat one good financial habit every day this month.

By Month End, You'll Feel

Proud. Capable. Confident.

295

NOVEMBER

S	M	T	W	T	F	S
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8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					



LOOK BACK, MOVE FORWARD

Human Truth

Reflection turns effort into wisdom.

This Month Is About

Reviewing the year without shame and planning the next one calmly.

Why This Works

Understanding your journey helps you grow faster.

One Simple Action

Review your year and design next year's system.

By Month End, You'll Feel

Proud. Peaceful. Ready.

295

DECEMBER

S	M	T	W	T	F	S
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5						
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

A large, white, three-dimensional text "2023" is centered on the page. The "2" is on top, the "0" is below it, the "2" is on the bottom right, and the "3" is on the bottom left. Below the "3" is the word "CALENDAR" in a white, sans-serif font.

2023
CALENDAR

...We leave no one behind