

THE SMART SENIOR MONEY TOOLKIT

Printable worksheets, checklists, and a 30-day money makeover

A FREE COMPANION RESOURCE

For readers of The Smart Senior's Guide to Living on a Fixed Income

By Bruce Goldwell

Living on a fixed income doesn't mean living a limited life.

Welcome to Your Money Toolkit

Use these pages in any order. Print only what you need, and revisit them whenever your circumstances change.

This toolkit is designed to help you make one smart financial move at a time. You do not need special software, a large income, or perfect recordkeeping. A pencil and a few minutes are enough to begin.

How to use it

- ☐ Choose one worksheet that addresses a current concern.
- ☐ Use actual amounts when available; label estimates clearly.
- ☐ Prioritize housing, food, essential utilities, healthcare, and necessary transportation.
- ☐ Record confirmed savings separately from possible savings.
- ☐ Review your progress monthly and adjust your plan as needed.

What is inside

1. Monthly Money Map 2. Recurring Bill Review 3. Discounts and Everyday Savings 4. Grocery and Home Savings 5. Benefits and Healthcare Questions 6. Debt Snapshot 7. Emergency Readiness Plan 8. Family Money Decision Checklist 9. Knowledge-to-Income Idea Finder 10. Sell, Repair, Share, or Keep? 11. 30-Day Money Makeover 12. Savings Scoreboard 13. Monthly Review

Important: This is educational information, not individualized legal, medical, tax, or financial advice. Programs and eligibility rules change. Verify details with official sources and qualified professionals when appropriate. Never delay emergency medical care to compare prices.

1 | Your Monthly Money Map

A clear picture of your income and obligations is the starting point.

Income source	Monthly amount
Social Security / retirement	\$ _____
Pension / annuity	\$ _____
Other dependable income	\$ _____
TOTAL RELIABLE INCOME	\$ _____

Expense	Monthly amount
Housing / rent / mortgage	\$ _____
Utilities / phone / internet	\$ _____
Groceries / household basics	\$ _____
Healthcare / prescriptions	\$ _____
Insurance	\$ _____
Transportation	\$ _____
Debt minimum payments	\$ _____
Irregular-expense reserve	\$ _____
Enjoyment / discretionary	\$ _____
Other	\$ _____
TOTAL MONTHLY EXPENSES	\$ _____

Reliable income minus total expenses = _____

Monthly surplus (+) or shortfall (-) = _____

If essential expenses exceed income, focus first on stabilizing necessities and investigating appropriate assistance. Do not force a savings target that would leave basic needs unpaid.

2 | Recurring Bill Review

Question one bill at a time. Check the total cost, not just the advertised rate.

Provider / bill	Current monthly cost	New monthly cost	Confirmed difference
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____

Questions to ask the provider

- ☐ Can you explain every charge on my bill?
- ☐ Am I paying for services or features I do not use?
- ☐ Is there a lower-cost plan that meets my needs?
- ☐ Do I qualify for a senior, veteran, or other discount?
- ☐ Are there fees, contract terms, lost benefits, or future price increases?
- ☐ Can you send the changes and final price in writing?

Date / representative / confirmation number: _____

My next bill review date: _____

Do not cancel necessary insurance or services without understanding coverage gaps or other consequences.

3 | Discounts and Everyday Savings

Ask before you pay, then compare the final price.

Try asking: "Before I pay, may I ask whether you offer a senior or veteran discount?"

Business / purchase	Discount or offer	Verified?	Amount saved
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

Before counting a discount

- ☐ Confirm eligibility and current terms.
- ☐ Compare the discounted price with other available offers.
- ☐ Include shipping, taxes, fees, and travel costs.
- ☐ Buy only what you actually need.
- ☐ Record the amount you really saved, not the advertised percentage.

Explore additional discount leads at seniorvetdiscounts.com; confirm each offer with the business.

4 | Grocery and Home Savings

Small practical changes can reduce waste and unnecessary purchases.

Grocery plan

Meals I can make with food already at home: _____

Food that needs to be used soon: _____

Three items I actually need to buy: _____

One product I will compare by unit price: _____

Home savings check

- ☐ Check for leaking faucets or running toilets.
- ☐ Follow safe maintenance guidance for filters and appliances.
- ☐ Review electricity and water usage patterns.
- ☐ Investigate whether a repair is more economical than replacement.
- ☐ Check whether a planned purchase can be delayed, borrowed, or avoided.

One change I will make this week: _____

Estimated savings (not yet confirmed): _____

5 | Benefits and Healthcare Questions

Discover assistance without paying someone for a "secret" program.

Programs or resources to investigate

- ☐ Food assistance, including SNAP, if appropriate.
- ☐ Utility assistance and local hardship programs.
- ☐ Medicare Savings Programs, Extra Help, or Medicaid, if applicable.
- ☐ Prescription assistance and generic or cash-price comparisons.
- ☐ Hospital financial assistance or a manageable payment arrangement.
- ☐ Veteran benefits and local senior resources, if applicable.

Questions to bring to a provider or benefits counselor

Program / office and verified contact: _____

Eligibility questions: _____

Documents requested: _____

Next step and follow-up date: _____

Possible starting points: [211.org](https://www.211.org), [Medicare.gov](https://www.Medicare.gov), [BenefitsCheckUp.org](https://www.BenefitsCheckUp.org), and [VA.gov](https://www.VA.gov). Verify current eligibility and program terms.

6 | Debt Snapshot

See the whole picture before choosing a repayment strategy.

Debt / lender	Balance	Interest rate	Minimum payment
_____	\$ _____	_____ %	\$ _____
_____	\$ _____	_____ %	\$ _____
_____	\$ _____	_____ %	\$ _____
_____	\$ _____	_____ %	\$ _____
_____	\$ _____	_____ %	\$ _____
_____	\$ _____	_____ %	\$ _____

Before taking action

- ☐ Keep essential housing, food, and healthcare needs in view.
- ☐ Ask creditors about legitimate hardship options if payments are difficult.
- ☐ Compare total costs, not just monthly payments.
- ☐ Be cautious with payday loans, debt settlement promises, and high-fee offers.
- ☐ Consider qualified nonprofit credit counseling when appropriate.

One debt question I need answered: _____

Next contact or action: _____

7 | Emergency Readiness Plan

Preparation helps even when you cannot afford to save much.

Emergency savings currently available: _____

First realistic savings milestone (if affordable): _____

Trusted emergency contact: _____

Bank / insurer / utility phone numbers: _____

Local assistance resource or 211 contact: _____

Where important documents are kept: _____

My first response to an unexpected expense

- ☐ Determine whether it is a safety or medical emergency.
- ☐ Confirm the actual cost and urgency.
- ☐ Check warranties, insurance, assistance, or payment options.
- ☐ Ask for an itemized estimate or bill when appropriate.
- ☐ Avoid high-cost borrowing when safer options exist.

An emergency fund is a goal, not a reason to skip essential needs. Even an organized contact list is progress.

8 | Family Money Decision Checklist

Kindness and financial boundaries can exist together.

What am I being asked to give, lend, or sign? _____

Total possible financial obligation: _____

Would this affect my essential expenses? _____

Could I afford the loss if money is not repaid? _____

Do I feel pressured or rushed? _____

Is there a safer nonfinancial way to help? _____

Statements I can use

"I care about you, but I cannot make that financial commitment."

"I need to review my budget before deciding."

"I can help you explore other options, but I cannot lend the money."

Extra caution: Co-signing, transferring property, borrowing against your home, or granting account access can create serious obligations. Seek independent professional advice when needed.

9 | Your Knowledge-to-Income Idea Finder

A lifetime of experience can create possibilities - without guarantees.

Three skills, interests, or subjects I know well: _____

A person who could benefit from one skill: _____

A practical problem I could help solve: _____

A low-cost way to test the idea: _____

Likely expenses and time required: _____

Rules, taxes, or benefit effects to check: _____

Possible formats

- ☐ Short educational video or demonstration.
- ☐ Simple written guide, worksheet, or tutorial.
- ☐ Small service with clear scope and pricing.
- ☐ Teaching, tutoring, mentoring, or workshop.
- ☐ Relevant affiliate recommendation with proper disclosure and approval.

Avoid expensive start-up packages, guaranteed-income claims, and any opportunity that asks you to pay to receive supposed earnings.

10 | Sell, Repair, Share, or Keep?

Make a thoughtful choice before parting with a possession.

Item: _____

Do I use it or value it personally? _____

Realistic net resale amount after expenses: _____

Estimated repair cost (if needed): _____

Cost to replace or borrow later: _____

Safety, transportation, or selling concerns: _____

My decision: KEEP / REPAIR / SELL / SHARE / DONATE _____

Remember

Cash from a sale is different from a purchase avoided. Do not count either until it actually occurs. Keep meaningful possessions if they improve your life.

11 | The 30-Day Money Makeover

Check off each small action. Skip or adapt anything that does not apply.

Done	Day	Your winning move
☐	1	Record reliable monthly income
☐	2	List essential expenses
☐	3	Identify recurring charges
☐	4	Create a monthly Money Map
☐	5	Question one bill
☐	6	Review grocery habits
☐	7	Summarize Week One findings
☐	8	Ask about a senior or veteran discount
☐	9	Compare a regular purchase
☐	10	Review phone or internet plan
☐	11	Review one insurance policy
☐	12	Investigate utility savings
☐	13	Check legitimate assistance resources
☐	14	Record confirmed savings
☐	15	Review account transactions

Notes / follow-up actions: _____

A win I want to remember: _____

30-Day Money Makeover | Days 16-30

Done	Day	Your winning move
[]	16	Improve one important password
[]	17	Learn a scam warning sign
[]	18	Review debt balances and rates
[]	19	Update emergency readiness
[]	20	Protect financial independence
[]	21	Summarize Week Three findings
[]	22	Identify one unused item
[]	23	Compare repair, borrowing, and buying
[]	24	List three skills or interests
[]	25	Research one realistic income idea
[]	26	Test a small creative project
[]	27	Plan affordable enjoyment
[]	28	Choose two financial priorities
[]	29	Complete the Savings Scoreboard
[]	30	Set three continuing money habits

Notes / follow-up actions: _____

A win I want to remember: _____

12 | Smart Senior Savings Scoreboard

Separate recurring savings, one-time savings, and actual income.

Confirmed recurring change	Monthly amount
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
TOTAL MONTHLY RECURRING SAVINGS	\$ _____

One-time benefit / net sale proceeds	Amount
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
TOTAL ONE-TIME BENEFITS	\$ _____

Confirmed recurring monthly savings x 12 = annualized savings: _____

Additional net income actually received (if any): _____

Do not combine annualized savings, one-time proceeds, and income as if they were the same thing. Only count verified changes.

13 | My Monthly Smart Senior Review

A few minutes each month can help protect your progress.

Month / year: _____

Reliable monthly income: _____

Essential monthly expenses: _____

Confirmed recurring monthly savings: _____

One-time savings or proceeds: _____

Unexpected expense to plan for: _____

One bill or subscription to review: _____

One discount or assistance program to verify: _____

One enjoyable low-cost activity to plan: _____

My next winning move: _____

Date of next review: _____

My definition of a rich life:

Living on a fixed income doesn't mean living a limited life.

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