COMPANION WORKSHEET

The Soft Life Money System

A Practical Guide for Women Who Want Financial Peace,
Better Money Habits & More Financial Freedom

Based on the guide by Ajide

How to Use This Worksheet

This companion is built to sit right beside the guide - work through it chapter by chapter, or jump to whatever section matches where you are right now.

Every exercise from the book is turned into a space you can actually fill in: checklists, tables, and write-in lines.

There's no wrong way to fill this out. Pencil it in, revise it monthly, and let it change as your money habits change.

The Bonus Toolkit at the back gathers every worksheet from the guide in one place - print those pages separately if you want extra copies each month.

1 Stop the Money Leaks

Most financial problems aren't caused by low income alone - they're caused by habits that quietly drain money. Before you plug the leaks, name them.

Which of These Leaks Sound Like You?

- ☐ Buying things to relieve stress
- ☐ Ordering food too often
- ☐ Paying for subscriptions you rarely use
- ☐ Shopping because of social media
- ☐ Lending money you can't afford to lose
- ☐ Spending before paying yourself

My Other Money Leaks

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The 24-Hour Rule - Practice Log

Before buying anything that isn't essential: add it to your notes, wait 24 hours, then ask yourself the questions below.

Item I Wanted to Buy	Date Added	Do I Need It?	Still Want It Tomorrow?	Decision

Make It Real - the Nigerian Example

Instead of spending ₦8,000 every weekend on impulse shopping, redirect half of it into savings - that's over ₦200,000 saved in one year. Now run your own numbers:

My typical weekend impulse spend: ____________________

Half of that amount (my new savings redirect): _______________

Projected savings over 12 months: _______________

2 Build Your Monthly Money System

Money works better when every naira has a job. Use the formula below as your starting point, then adjust the percentages to fit your life.

My Monthly Money Map

Monthly income: fill in your total, then split it across the four categories.

Total Monthly Income: ___________________________

Category	% Target	Amount	What's Included
Needs	50%		Rent, food, transportation, utilities
Savings	20%		Emergency fund, investments, future goals
Lifestyle	20%		Entertainment, shopping, eating out
Giving / Personal Development	10%		Courses, books, family support, charity

Adjust the percentages to suit your life, but always save before spending.

3 Save Without Feeling Deprived

Saving doesn't have to feel like punishment. Work through each method below and track it as you go.

Save Every Raise

Whenever your income increases, save at least half of the increase before changing your lifestyle.

Date	New Income	Increase Amount	Amount Saved (50%+)

Round-Up Savings Log

If something costs ₦4,300, pretend it cost ₦5,000 and move the extra ₦700 into savings.

Purchase	Actual Cost	Rounded Up To	Amount Saved

No-Spend Days Tracker

Choose two days every week where you buy nothing except genuine emergencies. Mark them off below.

Week	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Week 1							
Week 2							
Week 3							
Week 4							

Separate Savings Account

☐ I have opened / identified a savings account that is separate from my everyday spending account.

Name of my separate savings account: ______________________________

4 Create One Extra Income Stream

Extra income creates breathing room. Choose one skill or asset you already have - start with one, master it, improve it, then add another. Don't chase ten ideas at once.

Circle What You Could Start With

- ☐ Baking
- ☐ Hair services
- ☐ Makeup
- ☐ Virtual assistance
- ☐ Social media management
- ☐ Selling digital templates
- ☐ Online tutoring
- ☐ Freelance writing
- ☐ Event planning
- ☐ Selling thrift fashion
- ☐ Creating planners or journals

My Income Stream Plan

Skill I Already Have: ____________________________________

Problem I Can Solve: ____________________________________

People Who Need It: ____________________________________

How I'll Find Customers: ____________________________________

First Weekly Income Goal: _____________________

5 The 30-Day Financial Reset

Work through one week at a time. Check off each action as you complete it.

Week 1

- ☐ Track every expense
- ☐ Cancel unnecessary subscriptions
- ☐ Create a monthly budget

Week 2

- ☐ Save your first emergency fund contribution
- ☐ Organize your bank accounts
- ☐ Remove one spending temptation

Week 3

- ☐ Research one additional income idea
- ☐ Tell five people about your service or product
- ☐ Set one financial goal

Week 4

- ☐ Review your spending
- ☐ Celebrate progress
- ☐ Adjust your budget
- ☐ Plan next month's goals

Bonus Toolkit

Every worksheet from the guide, gathered in one place - copy or print these pages for a fresh set each month.

Monthly Budget Planner

Category	Budget	Actual
Housing		
Food		
Transport		
Savings		
Business		
Shopping		
Entertainment		
Miscellaneous		

Expense Tracker

Date	Item	Need or Want	Amount

Savings Goal Planner

Goal: ____

Target Amount: ___________________________________

Monthly Contribution: ___________________________________

Target Date: ___________________________________

Income Stream Planner

Skill I Already Have: ____

Problem I Can Solve: ____

People Who Need It: ____

How I'll Find Customers: ____

First Weekly Income Goal: _______________________

Weekly Money Review Checklist

- ☐ I stayed within budget
- ☐ I tracked every expense
- ☐ I saved money
- ☐ I avoided impulse purchases
- ☐ I worked on my income source
- ☐ I reviewed my financial goals

The 30-Day Challenge

For the next month:

- ☐ Track every naira
- ☐ Save something every week
- ☐ Have two no-spend days weekly
- ☐ Learn one income-producing skill
- ☐ Avoid emotional shopping
- ☐ Review your progress every Sunday

A Note to Carry With You

Financial freedom isn't built in one weekend - it's built through consistent habits repeated over months and years.

You don't need a perfect budget. You need a budget you'll actually follow.

You don't need ten businesses. You need one reliable source of extra income.

Start today. Stay consistent. One good financial decision at a time can move you closer to the life you want.