Money

DECISION-MAKING

CHECKLIST



TAKE CONTROL OF YOUR FINANCES

BY

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THE 2-MINUTE START DECISION RESET

I — NAME THE DECISION (1 SENTENCE)

"I'm deciding whether to _____."

II — NARROW IT

"The next step is _____ (don't write the whole plan, just the next step)."

III — CHECK YOUR SEASON (SITUATION)

Am I in a season of stability, growth, or recovery? What does my current situation need most (simplicity, safety, momentum, flexibility)?

IV — CHOOSE THE "SOMEWHAT READY" OPTION

What choice would I feel 10% more at peace with tomorrow?

V — ONE TINY ACTION

What's the smallest action I can take today (10 minutes / one transfer / one message / one note)?

DECISION-MAKING ROADMAP

START

1

WHAT AM I REALLY DECIDING?

Choose what this decision is really about, and what it can bring.

2

PREVENT “URGENCY-FOG”

Is this a “Now,” “Soon,” or “Later” decision?

3

“PRESSURE REDUCER”

What does this decision affect… and what doesn’t it affect?

4

CONTINUE

QUICK REALITY CHECK

The numbers that matter. No spreadsheets needed, just lay it out simply.

DECISION-MAKING ROADMAP

FOLLOW

5

"MONEY PILLOW" FILTER

Safety first. Before big yeses,
check your foundation.



6

CONNECT GOALS + DIRECTION

Does this match my priorities
and long-term plan?

7

FLEXIBILITY PLAN

Reduce fear of regret that is
attached to this decision.

8

END

MAKE THE DECISION

Write down what you've
decided and the next step.

DECISION-MAKING

Step 1

What am I really deciding?

SELECT WHICH OPTION APPLIES TO YOUR DECISON:

- I'm deciding about **security** (buffer, bills, stability).
- I'm deciding about **freedom** (future options, flexibility).
- I'm deciding about **joy** (life, experiences, "fun money").
- I'm deciding about **growth** (investing, learning, business, income).

FILL IN THE BLANK:

"If I decide well, I'll feel more _____."

DECISION-MAKING

Step 2

Is this a Now, Soon, or Later decision?

THIS PREVENTS URGENCY-FOG. TICK WHAT'S TRUE:

- **NOW** = delaying has a real cost (fees, stress, missed time, worsening problem)
- **SOON** = worth deciding, but not under pressure (set a date)
- **LATER** = not important right now (schedule it intentionally)

NOTES:

DECISION-MAKING

Step 3

What does this decision affect... and what doesn't it affect?

THIS IS YOUR PRESSURE REDUCER. CHOOSE ALL THAT APPLY:

THIS DECISION AFFECTS:

- [ ] CASH FLOW
- [ ] SAVINGS
- [ ] TIME
- [ ] STRESS
- [ ] FAMILY
- [ ] LONG-TERM GOALS

THIS DECISION DOESN'T AFFECT:

- [ ] MY SELF-WORTH
- [ ] MY "CORE VALUES"
- [ ] MY ABILITY TO LEARN & ADJUST

REMEMBER:

This is a money decision, not a moral verdict.
Don't give it more power than it deserves.

DECISION-MAKING

Step 4

Quick reality check

NO SPREADSHEETS NEEDED, THE NUMBERS THAT MATTER, JUST LAY IT OUT SIMPLY.

I What's **the cost** (of the decision) **today**? €/_____

II What's the **monthly cost** (if any)? €_____ / month

III What's the "**true cost**" (maintenance, subscriptions, fees, time, your "headspace")? _____

IV If I wait 3 months, what changes? (price, urgency, stress, opportunity) _____

APPLY TIME-IS-MONEY LENS:

If waiting means you'll need to "make up for time" later (saving/investing), name that cost clearly:

_____

DECISION-MAKING

Step 5

“Money Pillow” filter

BEFORE THE DECISION, CHECK YOUR “SAFETY NET”.
TICK ALL THAT’S TRUE:

- [ ] Essential expenses are covered this month.
- [ ] I’m not choosing this (decision) *instead* of necessities or essentials.
- [ ] I’m building (or protecting) my **money pillow** /**emergency fund**.
- [ ] If some expenses surprise me, I won’t be in panic mode.

SIMPLE RULE:

If your “money pillow” is thin, the decision might need more stability building first.

DECISION-MAKING

Step 6

Connect Your Goals & Direction

DOES THIS MATCH YOUR PRIORITIES AND LONG-TERM PLAN?

MY TOP 3 PRIORITIES CURRENTLY ARE:

1 _____

2 _____

3 _____

THIS DECISION SUPPORTS PRIORITY:

☐ #1 ☐ #2 ☐ #3 ☐ NONE OF THEM (THEN WHY AM I CONSIDERING IT?

IF NONE:

Either it's a "joy & fun choice" (and that's okay)
or it's a distraction.

DECISION-MAKING

Step 7

Flexibility Plan

BECAUSE NOT ALL DECISIONS AREN'T COMPLETELY IRREVERSIBLE, CHOOSE WHAT APPLIES:

- [ ] I can reverse this decision within ___ days /months.
- [ ] I can test it small first.
- [ ] I can set a financial cap on this decision.
- [ ] I can set a review date.

ADD YOUR REVIEW DATE: _____

"What will I look at on the review date?"
(stress level, savings progress, usage, results,...)

DECISION-MAKING

Step 8

Make the desicion

WRITE DOWN WHAT YOU'VE DECIDED AND WHAT THE NEXT STEP WOULD BE.

My decision: I will _____.

My next step (today): _____.

My boundary: I won't _____.

My support: I'll ask for help by _____ (partner, coach, accountability).

NOTES:

DECISION-MAKING & REAL PROGRESS

If this checklist helped you think more clearly, that's a great sign that you're ready to move from uncertainty toward action because the checklist helps with individual decisions.

But if you want a broader sense of ease with your money so that money decisions feel confident instead of confusing, then **the Empower Your Finances course** may be the next right step for you.

THIS IS FOR THOSE WHO WANT TO:

·> Set meaningful money goals that connect to what matters to you.

·> Build practical saving strategies.

·> Gain skills so money decisions don't drain your energy or mental space.

CLICK HERE TO MAKE YOUR MONEY PLAN & GROW

Inside the Empower Your Finances, you'll work through *actionable* lessons and *practical* worksheets at your own pace. You notice a *real progress* in how you deal with your finances by becoming *purposeful* with them & implementing given *money strategies*.

THANK YOU



Thank you very much for your interest in this guide! I am Dr. Barbora Buchtová and my mission is to help women get on track with their finances using easy-to-implement strategies. With valuable international experience and teaching at the university, my areas of expertise include finance, high-level consultancy, building financial competencies and well-being, financial coaching, and personal finance.

DISCLAIMER

The information provided in this guide is for educational purposes and general information only and does not constitute financial advice. While every effort has been made to ensure the accuracy of the information, the financial situations of individuals vary.

The author is not responsible for any financial decisions or actions taken based on this guide. Please consult a financial professional for advice tailored to your personal circumstances.

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Thank you!

TAKE CONTROL OF YOUR FINANCES SO YOUR MONEY CAN GROW