



MONTHLY RECONCILIATION

Once a month, read the trend lines, not just the week.

Month of: _____

WHAT IS TRENDING UP

Where is momentum building? Where is the black ink quietly accumulating?

WHAT IS TRENDING DOWN

Where have your entries been drifting? Be honest. The ledger already knows.

WHAT AM I TOLERATING

Name the thing you keep explaining instead of ending.

THE ONE CHANGE *Next thirty days*

Not an overhaul. One entry, sustained for a month, that would move everything.

Builds on Chapter 13: Reconcile the Ledger.

The ledger is not asking you to account for everything that happened to you.

It is asking you to account for what you did next.

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