

the Money Toolkit

TRACK,
PROTECT
BUILD





ESTE REGISTRO ES TU ESPEJO. ANOTA TODO — EL CAFECITO, LAS CUENTAS, EL CARRITO DE AMAZON. SIN FILTROS, SIN VERGÜENZA. SOLO HONESTIDAD. VAMOS A ENFRENTARLO... Y CAMBIARLO.

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Reflection Prompts

Preguntas de Reflexión



What surprised you about your spending this week?

¿Qué te sorprendió de tus gastos esta semana?



Where can you redirect daily small expenses toward a bigger goal?

¿En qué puedes redirigir los pequeños gastos diarios hacia una meta mayor?

Awareness is the first step.

Action is the next.

STUDIO
SHODWE

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Coffee to Cash Calculator

Calculadora: Café a Ahorros

What's one small **daily habit** that's quietly draining your wallet? This calculator helps you see how much those \$5–\$10 “harmless” spends cost you over time — and what you could do instead.

¿Qué hábito diario pequeño está drenando tu bolsillo sin que te *c/*es cuenta? Esta calculadora te muestra cuánto representan esos \$3–\$10 al día... y lo que podrías hacer con ese dinero.

What's your daily spend? / ¿Cuánto gastas al día?

\$ _____ on / en _____

Multiply by how many days per month?

Multipilicalo por cuántos días al mes

Daily Spend × # Days = Total Monthly Amount

Gasto Diario x Días = Total Mensual

If you redirected that money, where could it go?

Si rediriges ese dinero, ¿ qué meta podría ir?



Emergency Fund



Credit card payment



Life insurance premium



Business investment



Vacation Fund

Small choices, made daily, shape your financial future.

– JMM Consultants



These are the exact tools I use and recommend to help clients go from stuck to strategic. Track your money, automate your savings, and find real peace of mind — one small step at a time.

Toolkit Highlights / Herramientas Destacadas:



Cashback for online shopping.
Earn while you spend.



Automate your savings goals with custom rules.



Track your subscriptions + negotiate bills.



Use our free template to log spending + build habits.



Track your credit score and report changes.





Take the next step

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