

A SCRIPTING HORIZONS GUIDE

Name: _____

Month: _____

The Money MAP Workbook

Your Monthly Allocation Plan for a
Clearer, Calmer Money System



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**Scripting
Horizons**
ScrHoz

MANAGING MONEY - The Money MAP Workbook

Keep your money choices
simple, intentional, steady.

Each step builds clarity and reduces stress while
guiding you toward habits that support progress.

How the CYOS Money MAP Works (Method Overview)

The CYOS Money MAP gives your money a clear, automatic path each month. You decide once, set your structure, and let the system run with small monthly adjustments. This approach reduces stress, eliminates guesswork, and helps your habits work with your goals.

Money flows through four layers creating clarity and control each month.

Income → Core Expenses → Flex Spending → Goals

Income

Your total monthly inflow. This is the starting point for every decision. Once you understand your income rhythm, you can allocate with clarity.

Core Expenses

These are the non-negotiables that keep your life stable. By defining them clearly, you protect your essentials and remove financial uncertainty.

Flex Spending

These are variable lifestyle choices. This layer gives you freedom without chaos by setting healthy limits on day-to-day spending.

Goals

Your future-focused allocations; savings, investing, major purchases, and buffers. This layer builds progress so money moves you forward, not just sideways.

Why This Works

- Reduces decision fatigue
- Creates money stability
- Keeps your brain focused on habit, not restriction
- Gives you a monthly “reset point”



Explore the Full Managing Money System

Deep-dive guides, behaviour tools,
and practical money systems that
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*A Scripting Horizons Action Sheet
Created by Dan Rivers —
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Income Mapping Page

Understand what comes in before allocating anything else.

Map income sources, timing, and stability so every later decision is grounded in reality and reduces stress overall.

Your Monthly Income

Total aftertax monthly income: _____

Additional/variable income: _____

Side or bonus income: _____

Use a 3–6 month average for variable amounts.

Income Timing

☐ Weekly

☐ Fortnightly

☐ Irregular

☐ Monthly

Payment Dates

Payday: _____

Rent/Mortgage: _____

Bills: _____

Other Dates : _____

Income Stability Rating

Low 1 2 3 4 5 6 7 8 9 10 High

How predictable is your income month to month?

Notes & Rules

List any income guidelines you follow

(e.g., 'Save 30% of side income' or 'Don't rely on irregular payments.')



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Core Expense Allocation

Lock in essentials to create financial stability monthly.

Clarify non-negotiable costs so your lifestyle choices and goals sit on a predictable, reliable foundation each month ahead.

Core Expense Table

Category	Planned	Actual	Category	Planned	Actual
Housing			Insurance		
Utilities			Health		
Groceries			Min. Debt		
Transport			Others		

Core Expenses Summary

Total Planned: _____ Total Actual: _____ %Total Income: _____

Aim for stability – consistency reduces financial stress.

What habits help keep these stable?

Examples: plan meals, set shopping routines, schedule bills, use automation.

**Stability comes from predictable core costs.
Your habits make that possible.**



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Flex Spending Allocation

Give flexible spending freedom without losing control entirely.

Set clear limits, notice emotional patterns, and spend intentionally on categories that genuinely add enjoyment to your life.

Flex Spending Table

Category	Planned	Actual	Category	Planned	Actual
Eating Out			Social		
Subscriptions			Hobbies		
Treats			Pets		
Social			Others		

Flex Spending Summary

Total Planned: _____ Total Actual: _____ %Total Income: _____

Aim for balance – flexibility should feel free, not chaotic.

Flex Spending Strategy Note

Which flex categories leak money?

Which flex categories bring joy?

Stability comes from predictable core costs.

Your habits make that possible.



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Goals & Future Allocation

Direct money toward progress, not just survival monthly.

Choose priorities, fund meaningful goals, and focus on small consistent actions that build momentum over time each month.

Goals and Future Allocation

Priority	Category	Target	Actual	% Of Income
	Emergency Fund	\$	\$	%
	Investments	\$	\$	%
	Travel	\$	\$	%
	Home Fund	\$	\$	%
	Education	\$	\$	%

Mark priorities as Low, Medium or High.

Goal Reflection Prompts

Which goal matters most, right now? What step can you take, right now?

Aim for Progress - small steps now lead to bigger gains in the your future.



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Habit Alignment & Monthly Review

Where money habits turn into lasting change real.

Small monthly adjustments simplify decisions and gradually align your finances with the values shaping your life long-term success.

Monthly Review Questions

What worked well this month?

What felt stressful or unclear?

One behaviour to adjust next month

One automation to add or fix.

Decision Elimination

One small decision to eliminate next month: (Select from below)

- Cancel one subscription: _____
- Reduce eating-out nights: _____
- Move a bill to the same day: _____
- Other decision to eliminate: _____

Summary Check

How do you feel about how this month went overall?

Green - Strong Month

Yellow - Mixed

Red - Off Track



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The Monthly MAP Summary Page

A simple overview to help you see your progress over a full month.

Monthly Summary

Income: \$ _____

Core Total: \$ _____

Flex Total: \$ _____

Goals Total: \$ _____

Surplus: \$ _____

Describe Monthly allocation picture

CYOS Adjustment

What needs adjusting next month?

Shift more to core / flex / goals?

One thing to simplify?

What caused friction this month?

One thing to make next month easier?

Final Month Rating

How aligned did this feel this month (1-10)?

Low 1 2 3 4 5 6 7 8 9 10 High

The system improves through review, not pressure.

**Carry what worked forward, adjust what didn't, and begin
next month with clarity.**



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About CYOS (Choose Your Own System)

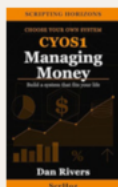
Choose Your Own System (CYOS) is a modular learning framework built around choice, clarity, and practical action. Each CYOS begins with a core Kindle book that offers multiple learning paths, allowing readers to follow the route that best fits their goals, experience, and pace.

From there, focused mini books expand on specific topics, supported by practical toolkits and downloadable extras. Lead magnets introduce each system and unlock additional resources once downloaded or purchased.

Together, these layers create a flexible, build-as-you-go ecosystem designed to support real behaviour change — not just information. CYOS systems are being developed across finance, productivity, decision-making, stoicism, health, and mindfulness.

Explore the CYOS Managing Money System

Choose the next tool, book or path that fits where you are right now.



The CYOS Managing Money Kindle Book

Start or revisit the core system and follow the learning path that fits your goals and pace.



Toolkits and Action Sheets

Download practical worksheets and habit tools that support each path.



Mini Books and Extras

Focused guides and downloadable extras help build focus and lasting habits.



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About The Author

Dan Rivers



Dan Rivers is a seasoned entrepreneur, growth strategist, and thought leader in productivity, leadership, and financial wellness. With over two decades of experience, he helps professionals achieve sustainable success without sacrificing well-being, combining practical strategies with a passion for empowering others.

Through his work, Dan guides ambitious individuals to reach their goals while maintaining clarity, health, and fulfilment. Whether mentoring entrepreneurs, designing strategic frameworks, or sharing actionable advice, he creates solutions that foster growth, resilience, and a balanced approach to career, finances, and life.

Scripting Horizons



Scripting Horizons is a creative studio and publishing brand that produces meaningful books, articles, and digital content. It focuses on personal growth, professional development, wellness, creativity, and cultural insight. A team of diverse writers turns big ideas into practical, easy-to-use guidance for modern readers.

Through publications and online presence, Scripting Horizons helps people find clarity and purpose in a busy world. It shares timeless wisdom, simple strategies, and engaging stories that inspire real change. The goal is to help readers grow, think more deeply, and live with intention, with resources that spark curiosity and build lasting resilience.



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