MOMS FOR AMERICA | REVELATION GOLD GROUP

2027 EDITION

Moms and Money Worksheets

The pages you write on, from The Moms and Money Guide.

How to use these pages

Read each chapter in the guide, then fill in its page here. The chapter numbers match. Print all twelve pages or only the ones you need. If you are doing this on your own, read husband as the one person you trust with the numbers.

CHAPTER 01

It Was Never Ours

GUIDE PAGE 5

Your sentences

When I was a kid, money in our house was _____

In our house, money is _____

One thing I will do differently this month: _____

☐ **THIS WEEK** Ask your husband to finish the first sentence too. Compare answers. Most couples have never heard each other's.

CHAPTER 02

The Hard Conversation

GUIDE PAGE 6

Our money night

The night: _____ at _____ p.m.

Comes in each month: $ _____

Goes out each month: $ _____

Owed, all of it: $ _____

One thing we agreed on: _____

☐ **THIS WEEK** Book the first money night and gather the statements. Do not try to fix anything that night. Just get the three numbers on the page.

CHAPTER 03

Every Dollar Gets a Job

GUIDE PAGE 7 AND 8

Your month

Comes in each month: $ _____

Giving: $ _____

Bills: $ _____

Saving: $ _____

Fun: $ _____

Left with no job: $ _____ (give it one)

Our weekly grocery number, in cash: $ _____

Your once-a-year bills

_____ $ _____

_____ $ _____

_____ $ _____

_____ $ _____

_____ $ _____

Added up: $ _____ ÷ 12 = $ _____ a month

Seven days, every dollar

Write down what you spend each day. Do not change anything yet. Just see it.

Day	What it went to	Amount
		$
		$
		$
		$
		$
		$
		$

☐ **THIS WEEK** Write down every dollar for seven days, on paper or in your phone. Do not change anything yet. Just see it.

Notes

CHAPTER 04

Save First, Then Protect It

GUIDE PAGE 9 AND 10

Your numbers

Essentials a month: $ _____

× 3 = our goal: $ _____

We move $ _____ every payday

Starter $1,000 done by: _____

Three months done by: _____

Where it lives

Bank: _____

Account opened on: _____

The one person who knows the amount: _____

Watch it grow

Month	Moved in	Total so far
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$

☐ **THIS WEEK** Open the savings account if you do not have one, and set the automatic transfer for the day after your next payday. Fifteen minutes. Tell one person the amount.

CHAPTER 05

Debt in the Open

GUIDE PAGE 11 AND 12

Every debt, one sheet

List every one, smallest balance first. Number them in the order you will pay them off, and write the date each one is gone.

Debt	Balance	Rate	Minimum	Order	Paid off
	$	%	$		
	$	%	$		
	$	%	$		
	$	%	$		
	$	%	$		
	$	%	$		
	$	%	$		
	$	%	$		
	$	%	$		
	$	%	$		

The totals

Total owed: $ _____

Extra I can put on it each month: $ _____

First one gone by: _____

The call I have been avoiding

Who I called: _____

The date: _____

The name of the person who said yes: _____

The plan we agreed on: _____

☐ **THIS WEEK** Build the sheet, then make the one phone call you have been avoiding. Ask for a payment plan and write down the name of the person who said yes.

Notes

CHAPTER 06

Read the Stub

GUIDE PAGE 13

Your stub

Gross $ _____ Net $ _____ Difference $ _____

I put in _____ % Match up to _____ % Gap _____ %

Last refund or bill $ _____ ÷ 12 = $ _____ a month

☐ **THIS WEEK** Pull one stub and read it with your husband or your teen, line by line. Then find the match percentage in the benefits packet and check it against the stub.

CHAPTER 07

Money in a Digital World

GUIDE PAGE 14

Your audit

_____ $ _____ keep / cancel

_____ $ _____ keep / cancel

_____ $ _____ keep / cancel

_____ $ _____ keep / cancel

_____ $ _____ keep / cancel

_____ $ _____ keep / cancel

Cancelled: $ _____ × 12 = $ _____ a year

Switching to cash: _____ and _____

☐ **THIS WEEK** Pull last month's statement, highlight every recurring charge, and cancel at least one tonight.

Notes

CHAPTER 08

The Four Red Flags

GUIDE PAGE 15 AND 16

Our safe word

Our safe word: _____

Who knows it: _____

Told the grandparents on: _____

Told the kids on: _____

Who Grandma calls first: _____

Before you answer, count the flags

- **Urgency.** Are they rushing me?
- **Secrecy.** Are they asking me not to tell anyone?
- **An unusual way to pay.** Gift cards, a wire, crypto, a courier?
- **Their contact details.** Did they give me the number or the link?

One flag, stop. Two, hang up.

The numbers we trust

Copy each one from the back of the card or from the official website you typed in yourself. Never from a call, a text or an email.

Who	The number we trust	Where we got it

☐ **THIS WEEK** Choose the safe word at dinner and call the grandparents to tell them. Make it a story, not a lecture. They will remember the story.

Notes

CHAPTER 09

Where Everything Is

GUIDE PAGE 17 AND 18

Our binder, first page

Bank and retirement accounts, insurance policies, the mortgage, the car title, the will. Read the beneficiary name on each one before you write it down.

Account or policy	Where	Whose name	Beneficiary

Where it lives

The binder lives: _____

The one person who knows: _____

Once a year

We walk through it together the week of: _____

Beneficiaries last checked on: _____

☐ **THIS WEEK** Log in to one retirement account or life policy and read the beneficiary name out loud. Fix it if it is wrong. Then start the first page.

CHAPTER 10

Paying for College

GUIDE PAGE 19

Your gap

School _____ cost per year $ _____

We can pay per year without borrowing: $ _____

The gap: $ _____ × 4 = $ _____

Most we would borrow (first-year pay): $ _____

☐ **THIS WEEK** Run the net price calculator on your teen's first-choice school, together. Write the number on the fridge.

CHAPTER 11

Give First

GUIDE PAGE 20

Our giving

The tithe: _____ % of $ _____ = $ _____ a month

To: _____

Moved on the _____ of each month

Gifts line: $ _____ a month

What our kids know about it: _____

☐ **THIS WEEK** Set up the giving transfer for the day after payday, then tell the kids what the family gives and why.

Notes

CHAPTER 12

Still Holding It at Fifty

GUIDE PAGE 21 AND 22

Our four documents

Will: done / not yet. Guardian named: _____

Power of attorney: done / not yet. Named: _____

Healthcare directive: done / not yet

Beneficiaries checked on every account: done / not yet

Our ten-year paragraph

In ten years, our family _____

_____

_____

_____

_____

What is paid off: _____

Who is where: _____

What we can say yes to: _____

☐ **THIS WEEK** Write the paragraph together. Then book the one appointment, or pull up the state's free healthcare directive form, and put a date on the calendar to sign.

Notes

CHAPTER 13

Keeping What You Saved

GUIDE PAGE 24 TO 32

Find every account

Write them all down, even the small ones. Check old pay stubs, old email and the HR office of every job you or your husband have left.

Account	Held at	Balance	Old job?
		$	Y / N
		$	Y / N
		$	Y / N
		$	Y / N
		$	Y / N

All of it, added up: $ _____

The one we had forgotten about: _____

Your number

Add up everything your family has saved beyond the three-month fund, old 401(k)s included.

Our total: $ _____

10 percent: $ _____

15 percent: $ _____

20 percent: $ _____

In gold and silver today: $ _____

These are ranges named by the professionals quoted in the guide, not a recommendation for your family.

Your page

Our three-month fund is built: yes / not yet

Done by: _____

Everything we have saved: $ _____

Our number: _____ percent = $ _____

Where it will come from: _____

Keep it: home / depository / gold IRA

The day we will call: _____

☐ **THIS WEEK** Find every retirement account your family has, including the ones from old jobs, and add them up. Most families have never seen the total on one page. Then write your number.

OUR PARTNER

When You Call

GUIDE PAGE 31

Good questions to ask them

They like these, and they will answer every one in plain dollars.

- What does this coin cost me today, all in?
- What would you pay me for it if I sold it back?
- Which of my accounts can move, and how does the transfer work?
- What does the gold IRA cost each year?
- Where is my metal kept, and how do I see it?
- What would you do first if you were me?

Notes from your call

Call **(888) 465-3049** or visit **MetalsForMoms.com**

BEFORE YOU PUT THESE AWAY

Seven Things to Do This Month

GUIDE PAGE 33

1. **Have the hard conversation.** ☐
   Pick a night, not a crisis. Three numbers on one page: in, out, owed. No blame. Both names at the bottom.

2. **Give every dollar a job before the month starts.** ☐
   Giving, bills, saving, fun, in that order. Automate the first three the day after payday.

3. **Build the first thousand.** ☐
   Then three months of essentials. Then add up everything you have saved and write your number on page 10 of these worksheets.

4. **Drag the debt into the light.** ☐
   One sheet, every balance. Smallest first. Make the one phone call you have been avoiding.

5. **Build the binder.** ☐
   Every account, where it is, whose name is on it, who the beneficiary is. One page to start. Tell one person where it lives.

6. **Sign the four documents.** ☐
   A will, a power of attorney, a healthcare directive, the beneficiary forms. Two Saturday afternoons.

7. **Teach it back.** ☐
   Tell your kids one lesson from this guide in your own words. Kids who understand money grow into adults who steward it well.

Call **(888) 465-3049** or visit **MetalsForMoms.com**

Important disclosures

Revelation Gold Group does not provide tax, legal, accounting, or investment advice, and no part of this publication should be taken as any of those. Nothing here is a recommendation to buy or sell any asset. Consult your own tax, legal, and financial advisors before entering into any transaction. Revelation Gold Group and its representatives are not registered or licensed by any government agency as investment advisors or broker dealers, and do not act as financial or tax advisors. The purchase of precious metals in any form, including bullion, bars, coins, proof coins, and numismatic coins, involves risk. Prices fluctuate and can decline substantially. Premiums vary by product and are a real cost of ownership. Past performance does not guarantee future results, and no return of any kind is promised or implied. Precious metals produce no income and are not insured by the FDIC, the SIPC, or any government agency. Direct investment in precious metals, whether held personally or through an individual retirement account, is not suitable for all investors. Revelation Gold Group views physical precious metals as a long term holding with a recommended minimum horizon of three to five years or more. All decisions regarding the purchase, holding, or sale of precious metals rest solely with the customer. Central bank gold holdings and purchase figures are drawn from the World Gold Council, which compiles data reported by the International Monetary Fund and individual central banks. Reported data is subject to revision. Gold prices and price index figures are as of the dates shown and change daily. Scripture quotations taken from The Holy Bible, New International Version® NIV®. Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc.™ Used by permission. All rights reserved worldwide. The Moms and Money Guide is provided to Moms for America families by our partner, Revelation Gold Group. Educational content only. Not financial advice.