

Your Personal Operating Number

WHAT ONE MONTH OF YOUR LIFE ACTUALLY COSTS

This is one number, and most people have not sat down and worked it out. It is what it costs to keep your household running for a single month. *Every other money decision is measured against it.*

The roof over you

including what the house asks for once a year

Rent or mortgage \$

Property tax or HOA \$

Home or renters insurance \$

Electric, gas, water, trash \$

Getting around

keeping it running, not only fuelling it

Car payment \$

Fuel or transit \$

Auto insurance \$

Maintenance \$

Day to day

including the card charges you stopped noticing

Groceries \$

Household supplies \$

Phone and internet \$

Subscriptions \$

People and what is ahead

what you pay now so later is covered

Childcare or tuition \$

Health and life insurance \$

Retirement contributions \$

Debt payments \$

The ones that do not show up every month

These are what throw the number off. Add what you spend on them across a year, divide by twelve, and put the monthly share here. *Annual insurance, registration and renewals, holidays and birthdays, back to school, pet care, the deductible you would rather not use.*

Monthly share of the irregular things\$

Your Personal Operating Number

ADD EVERY LINE ABOVE

\$ per month

What the number tells you

How long your money lasts. Divide what you have set aside by this number. The answer comes back in months, and those months are your runway.

What your business has to produce. If you work for yourself, this number plus what the business costs to run is the floor it has to clear before anything else is true.

What you can safely commit to. Anything above this number is a choice you get to make. Anything below it was already spoken for.

"If you changed jobs tomorrow, how long could your finances support you?"

If a line stopped you, that is normal and you are not behind. Page two lists what most people leave off, and the last page has an open invitation.

Jocelyn Hernandez, MSML · Money Strategist for Income Changes
Financial coaching and education. Not investment, tax, or legal advice.



Before You Call It Done

THE COSTS THAT GET LEFT OFF THE FIRST TIME

Run your eye down this before you decide your number is finished. *Most people find two or three they had not counted.*

The roof over you

- ☐ HOA or condo dues, special assessments
- ☐ Property tax, if it is not in your payment
- ☐ Water, sewer and trash, often billed quarterly
- ☐ Home or renters insurance paid annually
- ☐ Lawn care, snow removal, pest control
- ☐ Filters, gutters, the annual furnace check
- ☐ The repair fund for when something breaks

Getting around

- ☐ Auto insurance, often billed every six months
- ☐ Registration, tabs, emissions, licensing
- ☐ Oil changes, tires, brakes, wipers
- ☐ Parking, tolls, transit passes
- ☐ Rideshare for the days it does not work out
- ☐ Roadside assistance
- ☐ The second vehicle, if there is one

Day to day

- ☐ The mid-week top-up run, not only the big shop
- ☐ Paper goods, cleaning supplies, batteries
- ☐ Pet food, vet visits, grooming, medication
- ☐ Haircuts and personal care
- ☐ Coffee, lunches out, the drive to get them
- ☐ Streaming, music, cloud storage, apps, news
- ☐ The subscription on a card you forgot about
- ☐ Gifts: birthdays, holidays, weddings, teachers

People and what is ahead

- ☐ Childcare, after school, occasional sitters
- ☐ School fees, supplies, lunch accounts
- ☐ Sports, activities, lessons, camps
- ☐ Tuition or student loan payments
- ☐ Health, dental and vision premiums
- ☐ Copays and prescriptions
- ☐ Life and disability coverage
- ☐ Retirement and investment contributions
- ☐ Giving, tithing, memberships you believe in
- ☐ Professional dues, licenses, certifications

Anything on this page that hits once or twice a year does not belong on a monthly line. Add up what it costs you across a full year, divide by twelve, and put that share in the irregular box on the first page. That one step is what separates a number you can rely on from a number that falls apart in March.

“A number built on what you remember is a guess. A number built on what you checked is a plan.”

Now go back to page one and total it. Then turn to the last page and see how many months of that number you are holding.

Jocelyn Hernandez, MSML · Money Strategist for Income Changes
Financial coaching and education. Not investment, tax, or legal advice.



Your Runway

HOW MANY MONTHS OF YOUR NUMBER YOU ARE HOLDING

One month of your life has a price, and you worked it out on the first page. This is how many of those months you are currently holding. *Shade a band every time your reserve crosses another whole month.*

ONE MONTH · YOUR PERSONAL OPERATING NUMBER

\$ _____

MONTHS I AM BUILDING TOWARD

_____ months

12 _____

11 _____

10 _____

9 _____

8 _____

7 _____

6 _____

5 _____

4 _____

3 _____

2 _____

1 _____

WRITE THE DATE YOU REACHED IT ON EACH BAND

What each level buys you

3 months

A slow quarter stops being an emergency. You can wait out a late invoice without moving money around to cover groceries.

6 months

You can turn down the wrong client. This is the level where your pricing stops being set by your next bill.

12 months

The change becomes a choice. A pivot, a launch, a resignation, all of it on your timing rather than someone else's.

Where the money comes from

If you work for yourself, this is a line your business pays like any other vendor, in slow months too. If you draw a paycheck, it moves on payday before anything else gets a say.

If the number came out higher than you expected

That is the most common outcome, and it is the useful one. Working the number out is the easy part. Deciding what to change because of it is where people get stuck, and that part is rarely arithmetic. It is usually one decision that has been waiting a while.

Bring me the one you are circling

Forty five minutes, one question, \$47.
No spreadsheet required.

careerandmoneycoaching.com

“Financially ready is not a personality trait. It is a plan.”

One band at a time is the whole method. The number on page one tells you how big a band is. This page tells you how many you have.

Jocelyn Hernandez, MSML · Money Strategist for Income Changes
Financial coaching and education. Not investment, tax, or legal advice.

