GET INFO FREE · FREE GUIDE 05

Printable worksheets

Five sheets to fill in by hand: monthly budget, emergency fund, list of debts, questions for an adviser, anti-scam check.

GETINFOFREE.CO

EDITION 2026-10

IN THIS GUIDE

These sheets accompany the Get Info Free courses and ebooks. They contain no advice: they are empty grids for putting your own numbers and questions in order. Print them and fill them in by hand.

01 Monthly budget

02 Emergency fund

03 List of debts

04 Questions for an adviser

05 Anti-scam check

Educational and informational content only. It is not personalised financial, tax or investment advice, and it is not an invitation to buy or sell financial instruments. Numerical examples are hypothetical. All investments involve risks, including the possible loss of invested capital.

01

CHAPTER 1

Monthly budget

One month at a time, for three months in a row.

Net income	Amount
Salary / pension	……
Other income	……
Total income (A)	……

Spending	Amount
Rent or mortgage	……
Utilities	……
Insurance and subscriptions	……
Loan instalments	……
Monthly share of yearly costs	……
Food	……
Transport	……
Health and school	……
Leisure and other	……
Total spending (B)	……

BALANCE FOR THE MONTH

A − B = …… Savings rate: (A − B) ÷ A = …… %

02

CHAPTER 2

Emergency fund

How much, by when, where.

Item	My number
Essential monthly expenses	……
Number of months I want to cover	……
Target (expenses × months)	……
Already set aside	……
Automatic monthly transfer	……
Expected date to reach the target	……
Where I keep the reserve	……

03

CHAPTER 3

List of debts

In order of cost: the most expensive at the top.

Debt	Outstanding	APR	Instalment	End date
……	……	……	……	……
……	……	……	……	……
……	……	……	……	……
……	……	……	……	……
……	……	……	……	……
……	……	……	……	……

The number to compare is the APR, which includes interest and charges. Early repayment conditions are set out in the contract.

04

CHAPTER 4

Questions for an adviser

To take to the first meeting; ask for answers in writing.

Question	Answer
Which authorised firm are you with? On which register can I check it?	……
How are you paid: fee, product commissions, or both?	……
How much does it cost me in total each year, in money and as a percentage?	……
What does the proposed product invest in, in plain words?	……
What is the unfavourable scenario shown in the documents?	……
How long should it be held? What does leaving early cost?	……
What happens if my circumstances change?	……

05

CHAPTER 5

Anti-scam check

To be filled in before paying money to anyone.

Check	Yes / No
I found the firm myself on the supervisory authority's register	……
The contact details match those on the register	……
I was promised a high, safe or quick gain	……
I am being rushed or asked not to tell anyone	……
I am asked to pay abroad, in crypto or to an individual	……
I am asked to install software or share codes	……
I can explain what the investment consists of	……
I have talked about it with someone I trust	……

HOW TO READ THE RESULT

A "yes" on rows 3, 4, 5 or 6, or a "no" on the others, is reason enough to stop and ask for an opinion before making any payment.

TO CONTINUE

All courses, the glossary and the calculators are freely available at getinfofree.co, with no registration.

Institutional sources for further reading

- Financial Conduct Authority (UK) — Consumers — https://www.fca.org.uk/consumers
- ESMA — Investor Corner — https://www.esma.europa.eu/investor-corner

Sources consulted for this guide

- Financial Conduct Authority — «Protect yourself from scams» (agg. 19/01/2026) — https://www.fca.org.uk/scamsmart/how-avoid-investment-scams
- ESMA — Investor Corner — https://www.esma.europa.eu/investor-corner

---

Educational and informational content only. It is not personalised financial, tax or investment advice, and it is not an invitation to buy or sell financial instruments. Numerical examples are hypothetical. All investments involve risks, including the possible loss of invested capital.
© 2026 Get Info Free — getinfofree.co