MY PLATINUM PARTNER / CLASSROOM COMPANION

Getting Started Workbook

A 90-day workbook for members of the Getting Started program with Tony Sama.



Days 1–30
Organize

Days 31–60
Improve

Days 61–90
Build

Name

Start date

Fill in the PDF or print the worksheets you want to work through by hand.

How to use this workbook

Watch the orientation video in Lesson 1, then open the worksheet for the topic you're working on.

START WITH THE FINANCIAL ASSESSMENT

Complete the five Personal Financial Assessment worksheets on pages 4–7. Use recent records, mark estimates, and carry your totals into the later lessons. Save your workbook as a private working copy.

Lesson guide

Select a lesson below to jump to its first worksheet. Video times are approximate.

LESSON	CLASSROOM TOPIC	VIDEO	PAGE
01	**Welcome and the Platinum Partner Roadmap**	0:00	**3**
02	**Know Your Numbers**	3:44	**4–7**
03	**Decide Where You Are Going**	4:32	**8**
04	**Control Your Money**	5:26	**9**
05	**Build Your Income Engine**	6:01	**10**
06	**Turn Income Into Assets**	7:24	**11**
07	**Retirement by Design**	8:24	**12**
08	**Plan for Taxes Before You File**	9:25	**13**
09	**Build and Protect Your Legacy**	10:09	**14**
10	**Your Weekly Routine and First 90 Days**	11:08	**15–17**

USING THE FILLABLE FIELDS

Download and save a copy before typing. Use Tab to move through fields and save as you go. Share your goal or next step in the classroom if you want accountability. Keep balances, identifiers, and personal documents private.

Welcome and the Roadmap

Connect your money and business decisions to the life you want them to support.

WHAT YOU'LL DO

Choose a priority for your first 90 days. It can involve your life, business, money, retirement, or legacy. The roadmap shows how this priority fits into the rest of your plan.

The Platinum Partner Roadmap



I joined My Platinum Partner because…

In the next 90 days, I want to make progress on…

I'll know I've made progress when…

Know Your Numbers

Personal Financial Assessment / Worksheet 1 of 5

INCOME WORKSHEET

List each source and what you actually receive after withholding or deductions. For irregular income, pick a recent period that reflects your situation, average the receipts, and write down the period used.

> **WORKED EXAMPLE**
> A $1,500 take-home payment every two weeks is $3,250 per month on average ($1,500 × 26 ÷ 12). Use the same monthly basis for every source.

Assessment date and months used for irregular income

Income source	Amount per payment	Frequency	Monthly amount

Total monthly take-home income

Sources or amounts to verify

Monthly Budget

Personal Financial Assessment / Worksheet 2 of 5

USE A REPRESENTATIVE MONTH

Enter a planned monthly amount and what you actually spent. Allocate predictable annual amounts across 12 months. Include required debt payments here and carry the same amounts into the debt worksheet for reference.

Category	Planned per month	Actual per month
Housing and utilities		
Groceries and household spending		
Transportation		
Insurance and healthcare		
Required debt payments		
Childcare or family support		
Flexible spending		
Annual expenses set aside monthly		
Other expenses or commitments		
Total monthly outflows		

Cash flow baseline

Carry monthly take-home income from page 4. Subtract total monthly outflows to find the amount left over or the shortfall.

Monthly take-home income	Total monthly outflows	Cash left or shortfall

CHECK FOR DOUBLE COUNTING

If you record card purchases in their spending categories, count payments toward older balances separately. Use the same approach each month so your comparison stays consistent.

Debt and Net Worth

Personal Financial Assessment / Worksheets 3 and 4 of 5

3 Debt worksheet

Use balances from one date. List required payments separately from any extra payments you plan to make.

Debt or lender nickname	Balance	Required monthly payment	Interest rate
Total debt			

4 Net worth statement

List assets as of the same date. Bring in applicable account values from page 7 once. Carry the total debt from above into the liabilities row.

Assets and liabilities	Estimated value or balance
Cash and savings	
Investments and retirement accounts	
Property and other significant assets	
Total assets	
Total liabilities	
Net worth (total assets minus total liabilities)	

What's estimated or still needs a statement?

Investment and Retirement Inventory

Personal Financial Assessment / Worksheet 5 of 5

KEEP ONE RECORD OF EACH ACCOUNT

Use a nickname, account type, and statement date. Note what the account is for and any access detail you want to confirm. Carry the applicable balances to your net worth statement on page 6.

Account nickname and type	As-of date	Balance	Purpose or access question

Total investment and retirement balances

Missing statement, value, or access detail to verify

> **PROTECT YOUR RECORDS**
>
> Account nicknames are enough for this workbook. Keep passwords, full account numbers, and documents with sensitive details in your own secure records.

Decide Where You Are Going

Describe what you want your life to look like at four points in time.

GIVE EACH GOAL A MEASURE OR DATE

Think about how much you want to work, what time you want for family, and what you want your business, money, or retirement to make possible. Write one goal for each horizon and use your one-year goal to choose a first action.

1 year
What needs to change first?

3 years
What could be different?

5 years
What would you like to have in place?

10 years
What should your life look like?

Horizon	What I want to accomplish	Measure and target date
1 year		
3 years		
5 years		
10 years		

WORKED EXAMPLE

One-year goal: have three months of essential expenses set aside by December 31. First action: use the monthly budget to calculate one month of essentials.

My one-year priority and the first action I'll put on my calendar

Date I'll take that action

Control Your Money

Use one month of actual spending to choose a change you can keep up.

READ YOUR CASH FLOW

Start with the baseline on page 5. Compare planned and actual spending for the past 30 days. Look for a recurring expense you can adjust or an irregular expense you can plan for. If there's a shortfall, choose one specific cause you can address.

Income
Monthly take-home total

Subtract outflows
Actual spending and commitments

Use the difference
Direct a surplus or address a shortfall

Expense reviewed	Planned	Actual	Change I could make

WORKED EXAMPLE
Replacing a $65 monthly expense with a $40 option frees $25 per month if the other costs stay the same. Decide where that $25 will go and check the actual result next month.

One change I'll make and the estimated monthly effect

Goal or shortfall this will address, and the date I'll review the actual result

Build Your Income Engine

Choose one income activity to test over the next seven days.

FIND THE FIRST BOTTLENECK

Choose the part of your business that needs attention. Track a behavior you control and a result you can observe. If you're exploring an affiliate opportunity, understand the offer and the customer's problem before proposing a next step.

More leads
Reach people with a relevant need.

Better conversion
Follow up on existing inquiries.

Customer value
Find a useful next service.

Recurring revenue
Test repeat demand.

Activity and one-week target

Result I'll measure

Day	Action and next step	Actions completed	Replies or results
Day 1			
Day 2			
Day 3			
Day 4			
Day 5			
Day 6			
Day 7			

WORKED EXAMPLE

Follow up with five people who already requested information. Record follow-ups completed and replies received. Use the results to decide whether to repeat or revise the activity.

What worked, and what will I repeat or change next week?

Turn Income Into Assets

Make a plan for what you can set aside consistently and when you'll need it.

START WITH THE PURPOSE

Use the cash-flow worksheet on page 9 to identify a workable monthly amount. Write down what the money should accomplish, when you expect to use it, and what access you may need along the way.

Available cash
What amount can I commit?

Purpose and timing
What is it for, and when will I need it?

Review
Is the amount still workable?

What I already own

Use your account inventory and other assets to note which resources already support each goal.

Asset or account category	Purpose or goal	Access, cost, or risk question
Cash or savings		
Retirement or investment account		
Real estate or business ownership		
Other asset		

Proposed monthly amount and start date

My purpose and time horizon

Review date and questions to bring to a qualified professional

Retirement by Design

Compare expected monthly spending with potential monthly retirement income.

PICK A RETIREMENT MONTH

Choose a month or year you want to model. Include essential costs, flexible spending, and healthcare. Compare take-home income with spending, or include estimated taxes in expenses if you use gross income. Track one-time proceeds separately.

Retirement month or year I'm modeling

Monthly expenses	Amount	Potential monthly income	Amount	Starts
Housing and utilities		Social Security		
Food and transportation		Pension		
Healthcare and insurance		Retirement account withdrawals		
Travel and flexible spending		Rental or business income		
Taxes or other costs		Other recurring income		
Total expenses		Total income		

> **READ THE GAP**
> Monthly income minus monthly expenses shows a surplus or shortfall. For example, $4,200 of income minus $4,800 of expenses gives a $600 monthly shortfall.

My monthly surplus or shortfall

One-time proceeds to track separately

One figure or start date I'll verify, and how I'll verify it

Plan for Taxes Before You File

Get the right records and questions together before your next decision.

WHAT'S CHANGING THIS YEAR?

Think about changes in work or business income, a major purchase or sale, or a retirement contribution or withdrawal. Record what you know about the timing and amount. Bring that information to your tax professional before you act.

Expected change	Date and estimated amount	Question to ask	Records to gather

Records to check for

Prior return
Most recent filed return and relevant supporting schedules.

Current records
Income, withholding, estimated payments, and decision details.

Business records
Year-to-date financial statements and relevant purchases or sales.

Earliest decision date and tax planning appointment date

What I still need to confirm before the meeting

Build and Protect Your Legacy

Identify what to review and who should know how to find the relevant records.

MAKE AN INVENTORY

For each area, write the most recent review date and where the information can be found. Use Current, Review, Missing, or N/A for status. If you own a business, consider who could handle payroll, customer commitments, or urgent decisions if you were unavailable.

Item or responsibility	Status	Last review	Location or person to contact
Will or trust, if applicable			
Financial power of attorney			
Healthcare directive			
Insurance and beneficiary records			
Property and digital records			
Business continuity, if applicable			
Knowledge or values to pass on			

One item I'll address, the person who can help, and the review date

KEEP ACCESS DETAILS PRIVATE

Describe where secure records are held. Keep passwords and recovery codes out of the workbook.

Your First 90 Days

Turn your first 90-day priority into three measurable milestones.

WORK IN THREE PHASES

Start with the financial assessment. Use the results to choose one thing to improve, then schedule a longer-term step. A milestone should describe something you can verify, such as a completed assessment or a cash-flow change you've checked against actual spending.

Days 1–30

Organize

Complete the five assessment worksheets, document your starting point, and choose your priority.

↓

Days 31–60

Improve

Check the effect of one cash-flow adjustment or complete and review an income activity test.

↓

Days 61–90

Build

Schedule one longer-term wealth, retirement, tax, or legacy action, and set a date to review it.

Checkpoint	Milestone I can verify	Calendar date and first action
Day 30		
Day 60		
Day 90		

My recurring weekly review day and time

13 Week Progress Tracker

At each weekly review, write one action, the result, and what you'll do next.

CARRY FORWARD THE NEXT ACTION

Use the milestone plan on page 15 to choose what belongs on this week's calendar. If a task is still open, give it a new date or write down what has to happen first.

Week	Date	Action I planned	Result or evidence	Next action
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				

What I want to carry forward after Day 90

Weekly Routine and Review

Use this page as a repeatable review. Start with one focused hour each week if that fits your schedule.

Monday	Tuesday	Wednesday	Thursday	Friday
Education	Financial review	Business development	Wealth and retirement	Progress review

Weekly review worksheet

Duplicate or print this page for each review. Transfer your next action to the tracker on page 16.

Week of

What did I complete? What evidence can I point to?

What got in the way? What will I change next week?

What is the most important next action, and when is it scheduled?

What specific question would help me move forward in the classroom?