

START HERE · QUICK-START GUIDE

QUICK-START GUIDE

Five fillable planners and a spreadsheet that turn The Adulting Field Manual™ into records you keep up to date.

USE IT TO

01

Pick the planner you need first

02

Fill it in on screen or on paper

03

Keep it current with a simple rhythm

WHAT'S INSIDE

6 pages · print-friendly US Letter

01 What's in the toolkit

02 How to fill in & save the PDFs

03 How to use the spreadsheet

04 Your first week

05 Privacy, safety & limits

Read this first, then pick one planner.

SNTU · STUFF NOBODY TAUGHT US

WHAT'S IN THE TOOLKIT

FIVE PLANNERS. ONE FOR EACH PART OF LIFE.

Each planner is a separate fillable PDF. Numbers match the files in your download.

01**THE MONEY SNAPSHOT™**

PDF + SPREADSHEET • FIELD MANUAL GUIDES 01-06

Income, bills, spending, a 31-day bill calendar, debts, savings goals, subscriptions, irregular costs, and a monthly review. The spreadsheet does the math.

02**THE CAR CARE TRACKER™**

PDF • FIELD MANUAL GUIDES 07-12

One vehicle's record: your owner's-manual schedule, a 12-month planner, monthly checks, service history, tires, brakes, renewals, estimates and recalls.

03**THE HOME MAINTENANCE CALENDAR™**

PDF • FIELD MANUAL GUIDES 13-18

Who handles what (renters and owners), a recurring task list, a 12-month calendar, seasonal checks, appliances, warranties, history and service providers.

04**THE LIFE ADMIN ORGANIZER™**

PDF • FIELD MANUAL GUIDES 19-24

Where your documents are kept, renewal dates, insurance, subscription admin, contacts, recurring tasks, life-event triggers and an 'if I'm unavailable' map. No passwords.

05**THE EMERGENCY READY PLAN™**

PDF • FIELD MANUAL GUIDES 25-30

Household members, contacts, meeting places, alerts, wallet cards, local hazards, evacuation, supply kits, special needs, drills and a one-page action card.

HOW IT FITS THE FIELD MANUAL

The Field Manual explains what to do and why. These planners are where you keep **your** details over months and years. Where the Field Manual already has a worksheet, such as the Home Shutoff Map (p.59) or the Family Contact Card (p.144), the planners point back to it instead of repeating it.

START WITH ONE

You don't need all five at once. Pick the area that's bothering you most, and set that one up first. Most planners have a **Start here** page with four steps.

FILLING IN THE PDFs

TYPE IT,
OR PRINT IT.

Every planner works both ways. Mix them if you like: type the details once, print the monthly pages.

ON SCREEN

- ☐ Open the PDF in a desktop PDF reader that supports forms, such as Adobe Acrobat Reader
- ☐ Click a line or box to type. Press **Tab** to move to the next field
- ☐ Click a square to tick it. Click again to clear it
- ☐ Save, close and reopen once to check your entries were kept
- ☐ Save a dated copy when you start a new month or year, e.g. 2026-11 Money Snapshot.pdf

IF YOUR TYPING DISAPPEARS

Some web-browser and phone PDF viewers display forms but don't save what you type, or save only a flattened copy. Before you fill in a whole planner, test one field: type, save, close, reopen. If it's gone, switch to a PDF reader app that supports saving forms.

ON PAPER

- ☐ Print at **100% / Actual size** on US Letter paper
- ☐ On A4 paper, choose "Fit to printable area"; pages will be slightly smaller
- ☐ The pages use a light background and black ink, so they print well in black and white
- ☐ Print reusable pages (marked in the top-right corner) as often as you need
- ☐ Wallet cards (Emergency Ready Plan) are 3.5 × 2 in at 100%

WHAT THE PDFS DON'T DO

The PDFs don't calculate, sync or send reminders. Totals are yours to add up, or let the Money Snapshot spreadsheet do it. For reminders, copy key dates (renewals, bills, drills) into the calendar you already use.

ACCESSIBILITY

The PDFs are tagged for assistive technology, have a set reading language and title, and every field has a spoken name (tooltip) for screen readers. Tab order follows the page's reading order.

START

LET THE SPREADSHEET DO THE MATH.

The Money Snapshot spreadsheet totals and summarizes everything you type in.

01

Open it

Open 01-The-Money-Snapshot-Spreadsheet.xlsx in a spreadsheet app. It was built in standard .xlsx format and tested in LibreOffice Calc.

02

Read Start Here

The first tab explains each sheet and the color code. Only **yellow-shaded cells** are for typing.

03

Enter your numbers

Add income, bills, spending, debts, goals and subscriptions on their tabs. Totals and the monthly summary update by themselves.

04

Read the indicators

The summary shows savings rate, fixed-cost share and emergency-fund months, each with its formula. They're plain numbers, not scores.

GOOD TO KNOW

No macros, no add-ins, no internet connection needed. Blank inputs show blanks or zeros, not errors. Formula cells are not locked, so if you overwrite one by mistake, re-download the original file. Keep a clean copy of the original file.

OTHER APPS

Microsoft Excel, Apple Numbers and Google Sheets can usually open .xlsx files, but they were not individually tested for this release. Check that a total changes when you edit an input. If something looks wrong, try LibreOffice Calc, which is free.

PDF OR SPREADSHEET?

Use whichever you'll actually keep up. The Money Snapshot PDF has the same sections for writing by hand or typing. The spreadsheet adds the calculations.

YOUR FIRST WEEK

SEVEN DAYS,
ONE SMALL STEP EACH.

A gentle start. Skip anything that doesn't apply, and go at your own pace.

THE PLAN	DONE ON
☐ Day 1. Read this guide. Choose your first planner. Test-save one field.	
☐ Day 2. Money Snapshot: list your income and fixed bills, and mark due dates on the bill calendar.	
☐ Day 3. Emergency Ready Plan: fill in household members and emergency contacts. Check alerts are on in each phone.	
☐ Day 4. Home Maintenance Calendar: complete who-handles-what. Test your smoke and CO alarms.	
☐ Day 5. Car Care Tracker: copy the schedule from your owner's manual. Check tire pressures against the door placard.	
☐ Day 6. Life Admin Organizer: work through the document inventory, writing down where each document is kept.	
☐ Day 7. Put next month's key dates in your calendar: bills, renewals, a household drill.	

AFTER THAT: A SIMPLE RHYTHM

WHEN	WHAT	MY DAY / TIME
Weekly	Log spending; glance at the bill calendar; use the Field Manual's Weekly Admin Dashboard (p.114).	
Monthly	Money review; car check-in; home tasks for the month; test smoke and CO alarms.	
Each season	Home seasonal checklist; irregular costs coming up; car planner.	
Yearly	Annual reviews in each planner; emergency kit and plan check; print fresh calendars.	

PRIVACY, SAFETY & LIMITS

KEEP IT PRIVATE.

KEEP IT SAFE.

Read this once before you start filling things in.

PRIVACY RULES FOR EVERY PLANNER

Never write passwords, PINs, security answers, full Social Security numbers or full account numbers in any planner. Record **where** something is kept and, at most, the last 4 digits.

Filled-in PDFs are ordinary files: anyone with the file can read it. Store them somewhere private, such as an encrypted or password-protected device or account, and think before emailing or sharing them.

SAFETY BOUNDARIES

These planners help you **notice, record and plan**. Electrical, gas, structural, roofing and other hazardous work belongs to qualified, licensed professionals. Renters: your lease decides who repairs what. Vehicle intervals come from **your owner's manual**, not from these pages. In an emergency, call 911 and follow official instructions.

WHERE THE FACTS COME FROM

Where a planner prints an interval or a rule, it quotes an official source (for example Ready.gov, NFPA, the U.S. Fire Administration, NHTSA, the FTC, the CFPB and the IRS), listed on that planner's last page and checked in October 2026. Websites change, so check the source if something looks out of date.

IMPORTANT

The Adulting Companion Toolkit™ provides general educational information and planning tools only. It is not financial, legal, tax, insurance, medical, trade or emergency advice. Your situation, location, equipment and contracts differ; consult qualified professionals where needed. To the fullest extent permitted by law, Stuff Nobody Taught Us disclaims liability for any loss, damage or injury arising from use of this toolkit. Full notice: The Adulting Field Manual™, p.148.