# Your Financial Chronology

A fill-in template from *The 3am Book* — Chapter 1

## Why this matters

Dates become important later, for very plain reasons. Memory under stress is unreliable — a rough chronology written now is better than perfect recollection attempted in a year. A month and year against each is enough.

| Event | Month / Year | Notes |
|---|---|---|
| Relationship start | | |
| Marriage / de facto commencement | | |
| Property purchase(s) | | |
| Property sale(s) / refinance(s) | | |
| Business commencement | | |
| Trust or company formation | | |
| Inheritance(s) received | | |
| One partner stopped full-time work | | |
| Children born | | |
| Redundancy | | |
| Injury or illness affecting work | | |
| Large tax debt(s) arose | | |
| Major loan(s) taken on | | |
| Windfall(s) | | |
| Spending pattern shift | | |
| Other significant change | | |

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