



# 2020 BUDGET PLANNER

*By Budgets Made Easy*

# ABOUT

## ASHLEY

Hi, I'm Ashley! I am a wife and mother to 3 little kids. I decided to start my blog about budgeting after my husband and I paid off \$45,000 in consumer debt in 17 months. I help families eliminate debt using simple strategies so they can stress less and live the life they want. We followed the tips and advice in this workbook and we were able to pay off the IRS, a vehicle, and my student loans. It all starts with a budget and a plan.

My hope is that you will take this workbook and turn your finances around. The biggest cause of fighting in a relationship is about money. What if you didn't fight about money anymore? What if you could pay off all your debt? What would you be able to do that you can't now? Budgeting doesn't have to be scary. It doesn't have to be something that restricts us and makes us miserable.

A budget is simply telling your money where to go instead of wondering where it went. A budget gives you permission to spend in certain areas that are more important to you than others. A budget is a goal with a plan for your money. Did you know that if you write a plan down, you are 90% more likely to complete it? This is why I will stress to you to print this workbook and write it out!

Make sure to come join us on Facebook on my page, Budgets Made Easy, and our group @Budgetingforbeginners. I will be here to help you through this process. So, let's get started planning out your money goals and remember to WRITE IT DOWN!

**WRITE IT** *down!*

# ABOUT

## ASHLEY

The most important thing you can do for your financial future is to create a plan. If you do not have a plan, your goal is simply a wish. You can go through this workbook all at once, daily or weekly. If you are anything like me, you will probably do all of the above. I would suggest to you, depending on your schedule, to decide which will work best for you. Take each topic and focus only on one at a time. There are extra tips toward the end of the workbook.

Decide with your spouse or accountability partner to have a weekly meeting to go over your progress. If you are married you should be doing this together. I know in reality that may not always be the case. If you have a partner that is not fully on board, I would suggest starting this process and showing them the results. Sometimes people have to see it to believe it. Just remember to not give up.

They may take a while to come fully on board. Hopefully you can still make progress while they think about it. Use the included printables to keep track of your progress and help motivate you. Be sure to make multiple copies for whatever you need to save for. Calendars are included to keep track of your bill due dates each month.

Talk to you soon! -Ashley Ramsey Solutions Master Financial Coach Owner, Budgets Made Easy

**WORK together!**

# Mindset

## GETTING STARTED

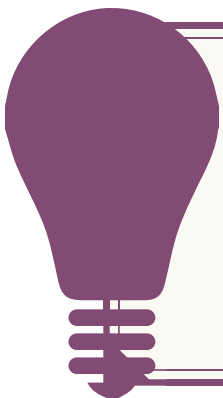
In order to stop living paycheck to paycheck, you have to start by changing your mindset. This is the most important and biggest step in making the necessary changes.

If you can identify the things that are holding you back, you can overcome them easier.

The biggest hurdle to overcome is your own self-doubt. You have to believe that it is possible and that you can do it.

Once you do that, the rest is making it happen!

This workbook will help you get started and start your journey to stressing less about money and living the life you want!



YOU CAN DO *this!*

# MINDSET

# Mindset

## STICKING TO IT

It will take a couple of months to get used to the budget and sticking to it. It is important during this time to give yourself some grace.

This is not an excuse to intentionally disregard the budget but don't be too hard on yourself at first. It will take a couple of months to really figure out what is a good budget for certain things. You will over budget and under budget and completely forget somethings. Things will come up that you didn't expect or plan for, and emergencies will happen. When planning your budget, take the time to think about all the things to plan for and put them in your budget.

Make sure to plan for vehicle maintenance, house maintenance, insurance, insurance deductibles, medical expenses, kid's activities, and Christmas. This will help you stick to your budget. These funds are called "sinking funds". Some of these things you will be able to cash flow and some you won't. That is why you want to plan them into your monthly budget. It may seem obvious but if you plan for all of these things, it will be easier to stick to the budget.

Other ways to stick to the budget include using cash. Using cash takes some getting used to, especially with how card driven our society is, but it is so worth it. It took me a couple months to get used to carrying cash but I prefer it now. You do not have to use cash for every category but it is helpful to use cash for things like: groceries, fun money, clothing, gifts, animals, house expenses, vehicle expenses, kid activities, and things like that. I do not carry cash for gas but you could use a gift card.

**PLAN FOR *it!***

# TIPS

## STICKING TO IT

Some tips for sticking to the budget:

### 1. Use Cash

- Keep it organized
- When it's all gone, quit spending in that category
- Use for sinking funds and daily expenses.
- Do not need to use cash for paying bills

### 2. Save for sinking funds

- Vehicle maintenance
- House maintenance
- Insurance
- Medical costs
- Vacation
- Gifts
- Christmas
- Haircuts
- Kid Activities

### 3. Use a different bank for savings than your primary checking account

- This will help you from "accidentally" spending the funds

4. Connect with others: • Join Facebook groups that focus on budgeting, being frugal, or saving money • Read books on personal finance, like books by Dave Ramsey • Read blogs on personal finance, paying off debt, or saving money, like mine of course. :) • Watch Youtubers that are paying off debt or debt free screams on Dave Ramsey's channel • Read other's debt payoff stories • Listen to podcasts: Dave Ramsey, Journey 2 Launch, Chris Hogan

**Sinking funds are savings accounts for expenses that do not come up every month.**

# FIRST STEP

This step is all about figuring out what is going to motivate you to keep going. You have to have a big reason to stay motivated when times get hard or things don't work.

*let's figure it out...*

What are you struggling with the most?

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What have you done to fix it?

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Why do you want to achieve this?

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How would you feel if you eliminated this struggle?

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# STARTING YOUR BUDGET

The biggest action step in dealing with your finances is doing a zero-based budget. This means being intentional and planning every single dollar in your budget. This is the foundation for everything else you will do. So it's important to do this step. Get a beginners guide [here](#).

## PLAN FOR EVERYTHING

One of the biggest reasons we get frustrated and give up is because we don't see the progress we really are making especially when things pop-up that we didn't think about or plan for.

Plan for things with:

-  Sinking (Savings) Funds
-  Cash Flow in your budget
-  Cash Envelopes

## DON'T FORGET THESE COMMONLY MISSED ITEMS ✓

- Christmas
- Birthdays and Holidays
- Vehicle and House Maintenance
- Taxes
- Clothes
- Kid Activities and Sports
- Quarterly or Yearly Bills
- Seasonal Expenses



# STARTING YOUR BUDGET

To begin working on your budget, you need to track your expenses for the past 1-3 months. Categorize your spending and see where your money has actually been going.

Then you can assemble your budget based on actual costs and cut your spending.

## DETERMINE THE NUMBERS

Figure out how much you really make and what your expenses are. Once you do that, then decide where the rest of your money will go. Plan for sinking funds, then work on your goals.

- 💰 Save \$1000
- 💰 Debt snowball
- 💰 Full emergency fund

## SINKING FUND CATEGORIES

- Christmas
- Birthdays and Holidays
- Vehicle and House Maintenance
- Taxes
- Clothes
- Kid Activities and Sports
- Quarterly or Yearly Bills
- Seasonal Expenses

# CASH ENVELOPES

Studies have shown that you spend cash differently than swiping a card. You question the purchase more and spend less on average than when using a card.

Using cash envelopes will help you spend less and stick to your budget easier.

## CATEGORIES

You do not need to use cash for everything. However, it is best to use cash for categories that you typically overspend on.

This will help with impulse purchase as well.

Make sure to keep it organized and only carry what you need.

### CASH ENVELOPE CATEGORIES

- Christmas, birthdays and holidays
- Entertainment and eating out
- Vehicle and House Maintenance
- Food
- Clothes
- Animals
- Haircuts
- Kid expenses







CASH	QTY
100s	
50s	
20s	
10s	
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TOTAL	

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CASH	QTY
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TOTAL	

# Expense Tracker

Date	Expense	Amount	Category	Cash/Debit	Balance

"A little progress each day, adds up to BIG results!"





*January*



# JANUARY GOALS

## FOCUS

Determine what your top priorities are for the month and how you can get there. Your time and money are a reflection of what is important to you.

### TOP 3 GOALS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### ACTION STEPS

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### YOUR BIG WHY

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Make sure it reflects that.

### BIRTHDAYS & SPECIAL EVENTS

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### NOTES

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# Goals

EXTRA \$\$\$



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PAID OFF DEBT



# JANUARY

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# January

INCOME	
<b>TOTAL</b>	

Savings balance:

Debt balance:

EXPENSES	DUE	BUDGET	ACTUAL
<b>TOTAL</b>			

SINKING FUNDS	BUDGET
<b>TOTAL</b>	

EXTRA TO GOALS	BUDGET
<b>INCOME LEFT</b>	



# January

PAYCHECK	#
<b>TOTAL</b>	

Savings goal:

Debt payoff goal:

EXPENSES	DUE	BUDGET	ACTUAL
<b>TOTAL</b>			

SINKING FUNDS	BUDGET
<b>TOTAL</b>	

CASH ENVELOPE	AMOUNT
<b>TOTAL</b>	

EXTRA TO GOALS	BUDGET
<b>INCOME LEFT</b>	



# Expense Tracker

Date	Expense	Amount	Category	Cash/Debit	Balance

"A little progress each day, adds up to BIG results!"



*February*





# FEBRUARY GOALS

## FOCUS

Determine what your top priorities are for the month and how you can get there. Your time and money are a reflection of what is important to you.

### TOP 3 GOALS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### ACTION STEPS

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### YOUR BIG WHY

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Make sure it reflects that.

### BIRTHDAYS & SPECIAL EVENTS

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### NOTES

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## Goals

EXTRA \$\$\$



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PAID OFF DEBT



# FEBRUARY

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# February

INCOME	
TOTAL	

Savings balance:

Debt balance:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	



# February

PAYCHECK	#
TOTAL	

Savings goal:

Debt payoff goal:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

CASH ENVELOPE	AMOUNT
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	



# Expense Tracker

Date	Expense	Amount	Category	Cash/Debit	Balance

“A little progress each day, adds up to BIG results!”





# MARCH GOALS

## FOCUS

Determine what your top priorities are for the month and how you can get there. Your time and money are a reflection of what is important to you.

### TOP 3 GOALS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Make sure it reflects that.

### BIRTHDAYS & SPECIAL EVENTS

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### NOTES

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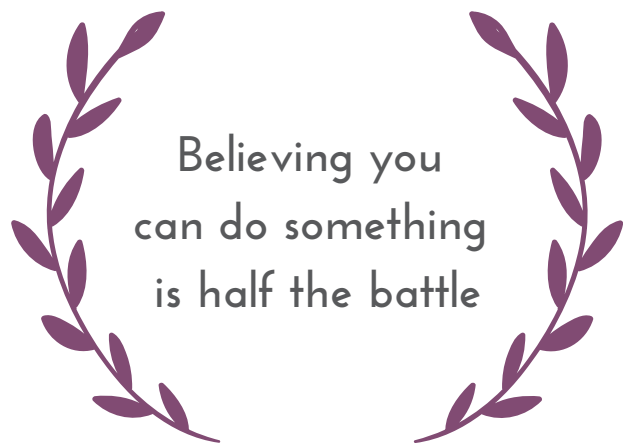
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### YOUR BIG WHY

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## Goals

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PAID OFF DEBT





# MARCH

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# March

INCOME	
TOTAL	

Savings balance:

Debt balance:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	



# March

PAYCHECK	#
TOTAL	

Savings goal:

Debt payoff goal:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

CASH ENVELOPE	AMOUNT
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	



# Expense Tracker

Date	Expense	Amount	Category	Cash/Debit	Balance

“A little progress each day, adds up to BIG results!”



*April*



# APRIL GOALS

## FOCUS

Determine what your top priorities are for the month and how you can get there. Your time and money are a reflection of what is important to you.

### TOP 3 GOALS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Make sure it reflects that.

### BIRTHDAYS & SPECIAL EVENTS

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### NOTES

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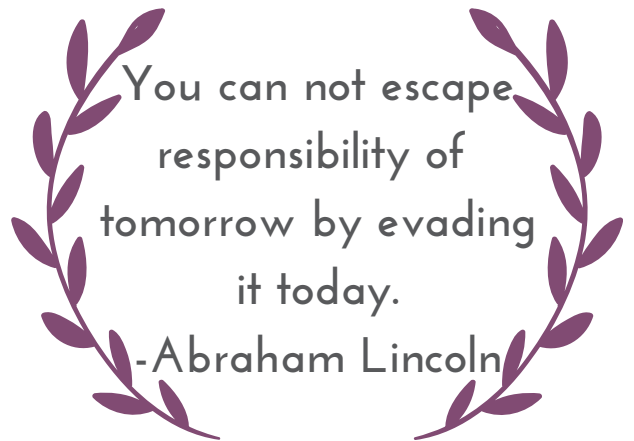
### ACTION STEPS

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### YOUR BIG WHY

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## Goals

EXTRA \$\$\$



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PAID OFF DEBT



# APRIL

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY



# April

INCOME	
TOTAL	

Savings balance:

Debt balance:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	



# April

PAYCHECK	#
TOTAL	

Savings goal:

Debt payoff goal:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

CASH ENVELOPE	AMOUNT
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	



# Expense Tracker

Date	Expense	Amount	Category	Cash/Debit	Balance

"A little progress each day, adds up to BIG results!"



May



# MAY GOALS

## FOCUS

Determine what your top priorities are for the month and how you can get there. Your time and money are a reflection of what is important to you.

### TOP 3 GOALS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Make sure it reflects that.

### BIRTHDAYS & SPECIAL EVENTS

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### NOTES

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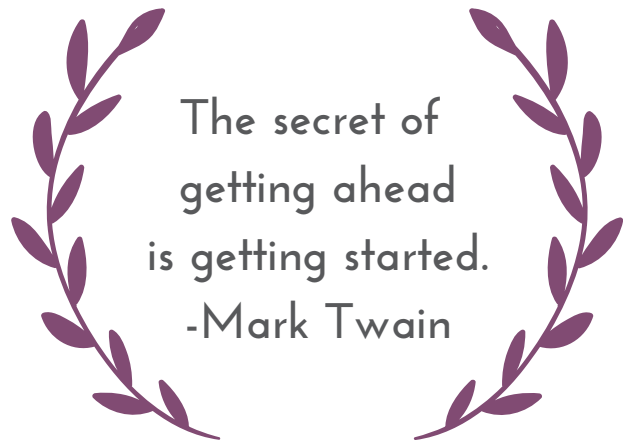
### ACTION STEPS

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### YOUR BIG WHY

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## Goals

EXTRA \$\$\$



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PAID OFF DEBT



# MAY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY

# May

INCOME	
TOTAL	

Savings balance:

Debt balance:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	





# May

PAYCHECK	#
TOTAL	

Savings goal:

Debt payoff goal:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

CASH ENVELOPE	AMOUNT
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	



# Expense Tracker

Date	Expense	Amount	Category	Cash/Debit	Balance

"A little progress each day, adds up to BIG results!"



*June*



# JUNE GOALS

## FOCUS

Determine what your top priorities are for the month and how you can get there. Your time and money are a reflection of what is important to you.

### TOP 3 GOALS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### ACTION STEPS

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### YOUR BIG WHY

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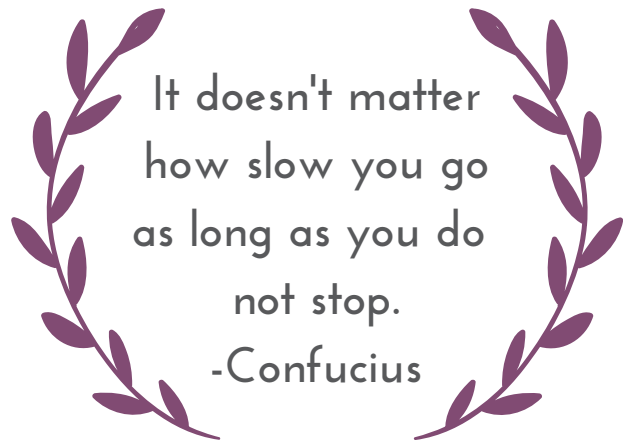
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### BIRTHDAYS & SPECIAL EVENTS

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### NOTES

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## Goals

EXTRA \$\$\$



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PAID OFF DEBT



# JUNE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# June

INCOME	
TOTAL	

Savings balance:

Debt balance:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	



# June

PAYCHECK	#
TOTAL	

Savings goal:

Debt payoff goal:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

CASH ENVELOPE	AMOUNT
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	









July



# JULY GOALS

## FOCUS

Determine what your top priorities are for the month and how you can get there. Your time and money are a reflection of what is important to you.

### TOP 3 GOALS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### ACTION STEPS

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

### YOUR BIG WHY

\_\_\_\_\_  
\_\_\_\_\_

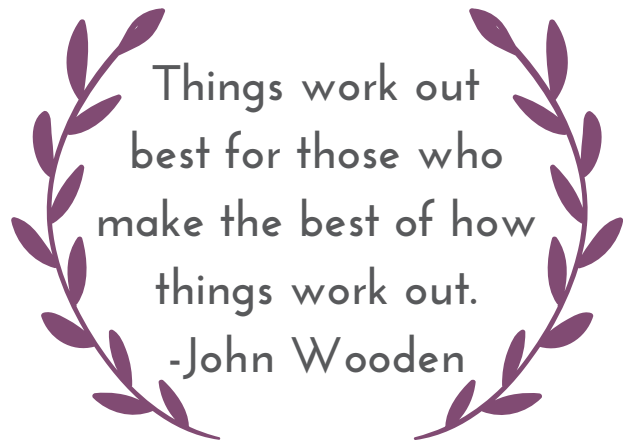
Make sure it reflects that.

### BIRTHDAYS & SPECIAL EVENTS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### NOTES

\_\_\_\_\_  
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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## Goals

EXTRA \$\$\$



\$\$\$ SAVED



+

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PAID OFF DEBT



# JULY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



# July

PAYCHECK	#
TOTAL	

Savings goal:

Debt payoff goal:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

CASH ENVELOPE	AMOUNT
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	



# Expense Tracker

Date	Expense	Amount	Category	Cash/Debit	Balance

"A little progress each day, adds up to BIG results!"





*August*



# AUGUST GOALS

## FOCUS

Determine what your top priorities are for the month and how you can get there. Your time and money are a reflection of what is important to you.

### TOP 3 GOALS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Make sure it reflects that.

### BIRTHDAYS & SPECIAL EVENTS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### NOTES

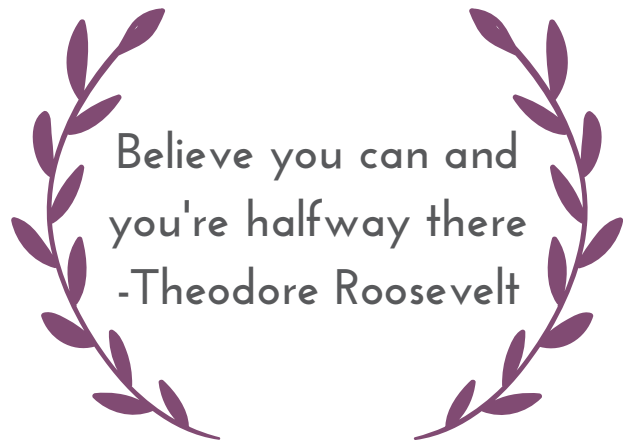
\_\_\_\_\_  
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### ACTION STEPS

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### YOUR BIG WHY

\_\_\_\_\_  
\_\_\_\_\_



## Goals

EXTRA \$\$\$



\_\_\_\_\_

\$\$\$ SAVED



\_\_\_\_\_

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PAID OFF DEBT



\_\_\_\_\_

# AUGUST

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



# August

PAYCHECK	#
TOTAL	

Savings goal:

Debt payoff goal:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

CASH ENVELOPE	AMOUNT
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	



# Expense Tracker

Date	Expense	Amount	Category	Cash/Debit	Balance

"A little progress each day, adds up to BIG results!"





*September*



# SEPTEMBER GOALS

## FOCUS

Determine what your top priorities are for the month and how you can get there. Your time and money are a reflection of what is important to you.

### TOP 3 GOALS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Make sure it reflects that.

### BIRTHDAYS & SPECIAL EVENTS

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### NOTES

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### ACTION STEPS

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

### YOUR BIG WHY

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# Goals

EXTRA \$\$\$



\$\$\$ SAVED



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PAID OFF DEBT



# SEPTEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# September

INCOME	
TOTAL	

Savings balance:

Debt balance:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	



# September

PAYCHECK #	
<b>TOTAL</b>	

Savings goal:

Debt payoff goal:

EXPENSES	DUE	BUDGET	ACTUAL
<b>TOTAL</b>			

SINKING FUNDS	BUDGET
<b>TOTAL</b>	

CASH ENVELOPE	AMOUNT
<b>TOTAL</b>	

EXTRA TO GOALS	BUDGET
<b>INCOME LEFT</b>	

# Expense Tracker

Date	Expense	Amount	Category	Cash/Debit	Balance

"A little progress each day, adds up to BIG results!"



*October*





# OCTOBER GOALS

## FOCUS

Determine what your top priorities are for the month and how you can get there. Your time and money are a reflection of what is important to you.

### TOP 3 GOALS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Make sure it reflects that.

### BIRTHDAYS & SPECIAL EVENTS

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### NOTES

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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\_\_\_\_\_

### ACTION STEPS

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

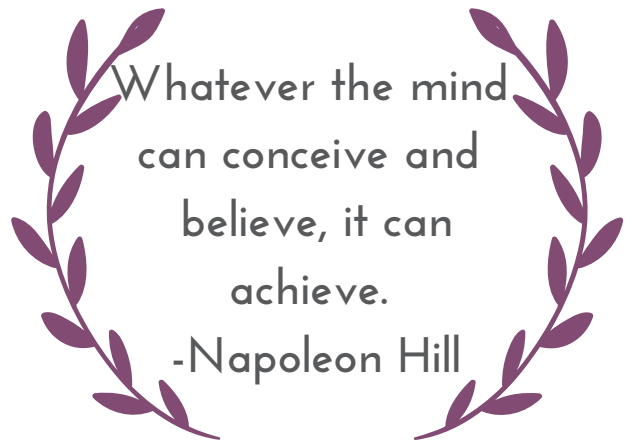
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\_\_\_\_\_

### YOUR BIG WHY

\_\_\_\_\_

\_\_\_\_\_



*Goals*

EXTRA \$\$\$



\_\_\_\_\_

\$\$\$ SAVED



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PAID OFF DEBT



\_\_\_\_\_



# OCTOBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# October

INCOME	
TOTAL	

Savings balance:

Debt balance:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	



# October

PAYCHECK	#
TOTAL	

Savings goal:  
Debt payoff goal:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

CASH ENVELOPE	AMOUNT
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	









# NOVEMBER GOALS

## FOCUS

Determine what your top priorities are for the month and how you can get there. Your time and money are a reflection of what is important to you.

### TOP 3 GOALS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### ACTION STEPS

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

### YOUR BIG WHY

\_\_\_\_\_  
\_\_\_\_\_

Make sure it reflects that.

### BIRTHDAYS & SPECIAL EVENTS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
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\_\_\_\_\_

### NOTES

\_\_\_\_\_  
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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## Goals

EXTRA \$\$\$



\$\$\$ SAVED



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PAID OFF DEBT







# NOVEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# November

INCOME	
TOTAL	

Savings balance:

Debt balance:

EXPENSES	DUE	BUDGET	ACTUAL
TOTAL			

SINKING FUNDS	BUDGET
TOTAL	

EXTRA TO GOALS	BUDGET
INCOME LEFT	



# November

PAYCHECK	#
<b>TOTAL</b>	

Savings goal:

Debt payoff goal:

EXPENSES	DUE	BUDGET	ACTUAL
<b>TOTAL</b>			

SINKING FUNDS	BUDGET
<b>TOTAL</b>	

CASH ENVELOPE	AMOUNT
<b>TOTAL</b>	

EXTRA TO GOALS	BUDGET
<b>INCOME LEFT</b>	







*December*



# DECEMBER GOALS

## FOCUS

Determine what your top priorities are for the month and how you can get there. Your time and money are a reflection of what is important to you.

### TOP 3 GOALS

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

Make sure it reflects that.

### BIRTHDAYS & SPECIAL EVENTS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### NOTES

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### ACTION STEPS

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

### YOUR BIG WHY

\_\_\_\_\_  
\_\_\_\_\_



## Goals

EXTRA \$\$\$



\$\$\$ SAVED



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PAID OFF DEBT



# DECEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





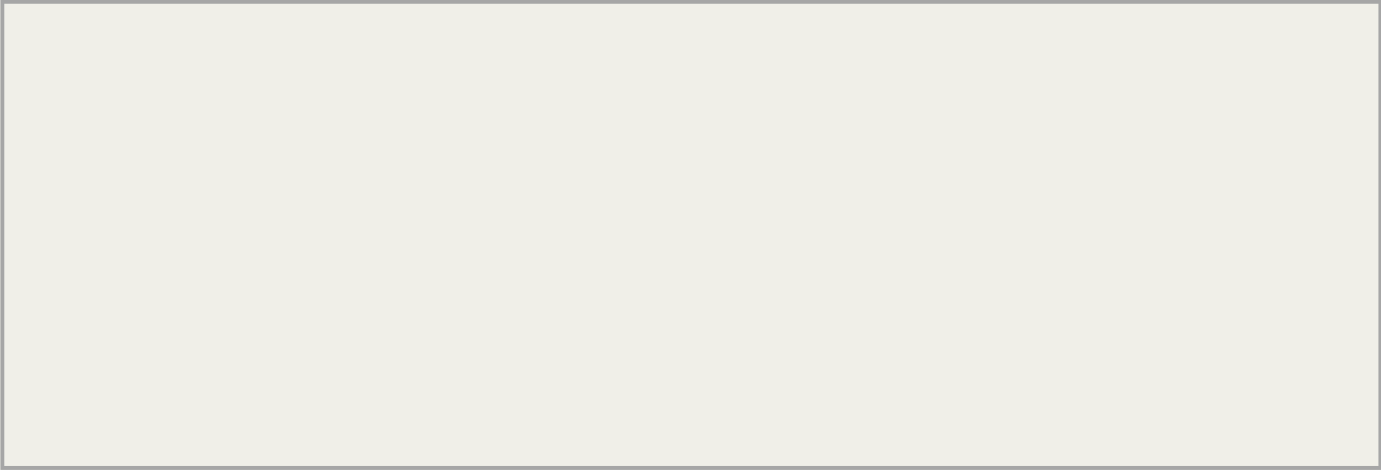


# Expense Tracker

Date	Expense	Amount	Category	Cash/Debit	Balance

"A little progress each day, adds up to BIG results!"






Date:	Description:	+/- \$	Bal	Date:	Description:	+/- \$	Bal

Category: \_\_\_\_\_

Balance: \_\_\_\_\_





[Redacted Title Area]

Date:	Description:	+/- \$	Bal	Date:	Description:	+/- \$	Bal



Category:  Balance:






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Date:	Description:	+/- \$	Bal	Date:	Description:	+/- \$	Bal

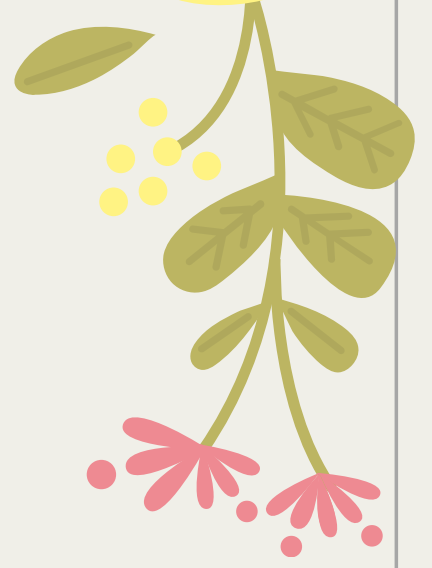
Category:

Balance:



Date:






Date:	Description:	+/- \$	Bal	Date:	Description:	+/- \$	Bal
Date:	Description:	+/- \$	Bal	Date:	Description:	+/- \$	Bal

Category:  Balance:

Date:	Description:	+/- \$	Bal	Date:	Description:	+/- \$	Bal

Category: \_\_\_\_\_ Balance: \_\_\_\_\_



MADE EASY



fold second



fold first



Date:	Description:	+/- \$	Bal	Date:	Description:	+/- \$	Bal

Category:

fold third and  
Balance:  
glue to flaps

