

Vision Budget

Name: _____



SUCCESS 0 METER



Introduction to Your Budgeting Journal

Welcome to your budgeting journal, a powerful tool to help you take control of your finances and achieve your financial goals. This journal is designed to guide you through the process of creating and maintaining a budget, setting financial goals, and tracking your progress. Whether you're saving for a short-term purchase, planning a major expense, or working towards long-term financial stability, this journal will be your companion on the journey to financial success.

Getting Started with Budgeting

Record Your Income and Expenses: Begin by documenting all sources of income and your monthly expenses. This includes fixed costs like rent or mortgage, utilities, groceries, transportation, and discretionary spending like entertainment and dining out.

Categorize Your Spending: Break down your expenses into categories to identify areas where you can cut back or need to allocate more funds. Typical categories include housing, food, transportation, savings, debt repayment, and entertainment.

Set a Monthly Budget: Based on your income and expense categories, set a realistic budget for each category. Ensure that your total expenses do not exceed your income. Aim to allocate a portion of your income to savings and debt repayment.

Track Your Spending: Consistently record your daily spending in the journal to monitor your progress. Compare your actual spending with your budget to identify any discrepancies and make necessary adjustments.

Setting SMART Financial Goals

To achieve financial success, it's essential to set goals that are Specific, Measurable, Achievable, Relevant, and Time-bound (SMART). Here's how you can apply the SMART concept to your financial goals:

Specific: Define your goals clearly. Instead of saying, "I want to save money," specify "I want to save \$500 for an emergency fund."

Measurable: Ensure your goals can be quantified. For example, "I will save \$100 each month."

Achievable: Set realistic goals that you can attain with your current resources and constraints. Consider your income and necessary expenses when setting your savings targets.

Relevant: Align your goals with your broader financial plans and values. Prioritize goals that will significantly impact your financial health.

Time-bound: Set a deadline for your goals. For instance, "I will save \$500 for an emergency fund within the next five months."

Planning for the Short, Medium, and Long Term

Financial planning involves setting goals for different time horizons:

Short-term Goals (0-1 year): These are immediate financial targets you aim to achieve within a year. Examples include saving for a vacation, building an emergency fund, or paying off a small debt.

Medium-term Goals (1-5 years): These goals require more planning and a longer time frame. Examples include saving for a down payment on a car, funding a wedding, or paying off significant debt.

Long-term Goals (5+ years): These goals often relate to major life events and require sustained effort over many years. Examples include buying a home, saving for your children's education, or building a retirement fund.

Using This Journal

Monthly Overview: At the beginning of each month, outline your income, set your budget, and define your financial goals.

Daily Entries: Record your daily expenses, noting the date, amount, and category.

Weekly Check-ins: Review your spending each week, compare it with your budget, and make adjustments if needed.

Monthly Review: At the end of each month, evaluate your progress towards your goals, review any challenges, and plan for the next month.

By following these steps and regularly using your budgeting journal, you'll develop better financial habits, stay motivated to achieve your goals, and enjoy greater financial security. Remember, budgeting is not just about restricting your spending but about making informed choices that align with your priorities and future aspirations. Happy budgeting!

Budget Tracker

01/2__

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Income

✕

Starting Balance

Income Stream 1

Income Stream 2

Income Stream 3

Total Income

●●●

Food

✕

Groceries

Snacks and Candy

Delivery and Takeout

Restaurants

Total Expenses

●●●

Bills/Giving

✕

Rent

Electricity

Water and Sewage

Garbage Collection

Internet

Phone

School Fees

Transport

Insurance

Tithe

Donations

Category 12

Total Expenses

●●●

Expenses

✕

Household Items

Household Repairs

Apparel

Cosmetics

Fun

Travel

Category 7

Category 8

Category 9

Category 10

Category 11

Category 12

Total Expenses

●●●

Debt

✕

Mortgage

Loan

Credit Card 1

Credit Card 2

Total Debt

●●●

Savings

✕

Sinking Fund 1

Sinking Fund 2

Sinking Fund 3

Savings

Total Savings

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Total

✕

Total Income

Total Expenses

Total Debt

Total Savings

Ending Balance

Budget Tracker

02/2__

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Income

✕

Starting Balance

Income Stream 1

Income Stream 2

Income Stream 3

Total Income

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Food

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Groceries

Snacks and Candy

Delivery and Takeout

Restaurants

Total Expenses

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Bills/Giving

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Rent

Electricity

Water and Sewage

Garbage Collection

Internet

Phone

School Fees

Transport

Insurance

Tithe

Donations

Category 12

Total Expenses

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Expenses

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Household Items

Household Repairs

Apparel

Cosmetics

Fun

Travel

Category 7

Category 8

Category 9

Category 10

Category 11

Category 12

Total Expenses

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Debt

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Mortgage

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Credit Card 1

Credit Card 2

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Budget Tracker

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Income Stream 2

Income Stream 3

Total Income

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Groceries

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Water and Sewage

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School Fees

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Insurance

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Donations

Category 12

Total Expenses

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Expenses

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Household Items

Household Repairs

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Cosmetics

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Category 11

Category 12

Total Expenses

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Mortgage

Loan

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Sinking Fund 1

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Ending Balance

Budget Tracker

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Starting Balance

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Total Income

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Total Debt

Total Savings

Ending Balance

Budget Tracker

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Starting Balance

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Total Income

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Total Savings

Ending Balance

Budget Tracker

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Starting Balance

Income Stream 1

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Income Stream 3

Total Income

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Groceries

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Total Income

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Total Savings

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Budget Tracker

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Starting Balance

Income Stream 1

Income Stream 2

Income Stream 3

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Groceries

Snacks and Candy

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Starting Balance

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Income Stream 3

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Sinking Fund 1

Sinking Fund 2

Sinking Fund 3

Savings

Total Savings

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Total

✕

Total Income

Total Expenses

Total Debt

Total Savings

Ending Balance

Setting SMART Goals

Short Term: 1 - 12 months

Goal 1:



Specific — What do I want to accomplish and why?

Measurable — How will I know when I have accomplished it?

Achievable — How can I accomplish this goal?

Relevant — Is this the right time for me to be working towards this goal?

Timebound — When do I want to accomplish this goal by?

Goal 2:



Specific.

Measurable.

Achievable.

Relevant.

Timebound.

Goal 3:



Specific.

Measurable.

Achievable.

Relevant.

Timebound.

Goal 4:



Specific.

Measurable.

Achievable.

Relevant.

Timebound.

Setting SMART Goals

Medium Term : 1 - 5 years

Goal 5:



Specific — What do I want to accomplish and why?

Measurable — How will I know when I have accomplished it?

Achievable — How can I accomplish this goal?

Relevant — Is this the right time for me to be working towards this goal?

Timebound — When do I want to accomplish this goal by?

Goal 6:



Specific.

Measurable.

Achievable.

Relevant.

Timebound.

Goal 7:



Specific.

Measurable.

Achievable.

Relevant.

Timebound.

Goal 8



Specific.

Measurable.

Achievable.

Relevant.

Timebound.

Setting SMART Goals

Long Term: 5+ years

Goal 9:



Specific — What do I want to accomplish and why?

Measurable — How will I know when I have accomplished it?

Achievable — How can I accomplish this goal?

Relevant — Is this the right time for me to be working towards this goal?

Timebound — When do I want to accomplish this goal by?

Goal 10:



Specific.

Measurable.

Achievable.

Relevant.

Timebound.

Goal 11:



Specific.

Measurable.

Achievable.

Relevant.

Timebound.

Goal 12



Specific.

Measurable.

Achievable.

Relevant.

Timebound.

Daily Routine

Date:

Morning

MON TUE WED THUR FRI SAT SUN

Wake up at _____ a.m

○ ○ ○ ○ ○ ○ ○

Plan the day and set goals

○ ○ ○ ○ ○ ○ ○

List things I'm grateful for

○ ○ ○ ○ ○ ○ ○

Cook & eat healthy breakfast

○ ○ ○ ○ ○ ○ ○

Check & respond to important emails

○ ○ ○ ○ ○ ○ ○

Afternoon

MON TUE WED THUR FRI SAT SUN

Do afternoon stretches

○ ○ ○ ○ ○ ○ ○

Prioritize tasks & manage time

○ ○ ○ ○ ○ ○ ○

Work focus time

○ ○ ○ ○ ○ ○ ○

Connect with family & friends

○ ○ ○ ○ ○ ○ ○

Review work to-do list

○ ○ ○ ○ ○ ○ ○

Evening

MON TUE WED THUR FRI SAT SUN

Unwind from work

○ ○ ○ ○ ○ ○ ○

Catch up on hobbies

○ ○ ○ ○ ○ ○ ○

Stuck to budget

○ ○ ○ ○ ○ ○ ○

Journal

○ ○ ○ ○ ○ ○ ○

Plan for the next day

○ ○ ○ ○ ○ ○ ○



Daily Routine

Date:

Morning

MON TUE WED THUR FRI SAT SUN

Wake up at _____ a.m

○ ○ ○ ○ ○ ○ ○

Plan the day and set goals

○ ○ ○ ○ ○ ○ ○

List things I'm grateful for

○ ○ ○ ○ ○ ○ ○

Cook & eat healthy breakfast

○ ○ ○ ○ ○ ○ ○

Check & respond to important emails

○ ○ ○ ○ ○ ○ ○

Afternoon

MON TUE WED THUR FRI SAT SUN

Do afternoon stretches

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Prioritize tasks & manage time

○ ○ ○ ○ ○ ○ ○

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Connect with family & friends

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Review work to-do list

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Stuck to budget

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Journal

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Plan for the next day

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Daily Journal



Daily Routine

Date:

Morning

MON	TUE	WED	THUR	FRI	SAT	SUN
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Wake up at _____ a.m

○ ○ ○ ○ ○ ○ ○

Plan the day and set goals

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List things I'm grateful for

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Cook & eat healthy breakfast

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Check & respond to important emails

○ ○ ○ ○ ○ ○ ○

Afternoon

MON TUE WED THUR FRI SAT SUN

Do afternoon stretches

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Prioritize tasks & manage time

○ ○ ○ ○ ○ ○ ○

Work focus time

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Connect with family & friends

○ ○ ○ ○ ○ ○ ○

Review work to-do list

○ ○ ○ ○ ○ ○ ○

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Unwind from work

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Catch up on hobbies

○ ○ ○ ○ ○ ○ ○

Stuck to budget

○ ○ ○ ○ ○ ○ ○

Journal

○ ○ ○ ○ ○ ○ ○

Plan for the next day

○ ○ ○ ○ ○ ○ ○

Daily Journal



Daily Routine

Date:

Morning

MON TUE WED THUR FRI SAT SUN

Wake up at _____ a.m

○ ○ ○ ○ ○ ○ ○

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Catch up on hobbies

○ ○ ○ ○ ○ ○ ○

Stuck to budget

○ ○ ○ ○ ○ ○ ○

Journal

☐ ☐ ☐ ☐ ☐ ☐ ☐

Plan for the next day

○ ○ ○ ○ ○ ○ ○



Daily Routine

Date:

Morning

MON	TUE	WED	THUR	FRI	SAT	SUN
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Wake up at _____ a.m

○ ○ ○ ○ ○ ○ ○

Plan the day and set goals

○ ○ ○ ○ ○ ○ ○

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Journal

○ ○ ○ ○ ○ ○ ○

Plan for the next day

○ ○ ○ ○ ○ ○ ○

Daily Journal



Daily Routine

Date:

Morning

MON	TUE	WED	THUR	FRI	SAT	SUN
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Wake up at _____ a.m

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Plan the day and set goals

○ ○ ○ ○ ○ ○ ○

List things I'm grateful for

○ ○ ○ ○ ○ ○ ○

Cook & eat healthy breakfast

○ ○ ○ ○ ○ ○ ○

Check & respond to important emails

○ ○ ○ ○ ○ ○ ○

Afternoon

MON TUE WED THUR FRI SAT SUN

Do afternoon stretches

○ ○ ○ ○ ○ ○ ○

Prioritize tasks & manage time

○ ○ ○ ○ ○ ○ ○

Work focus time

○ ○ ○ ○ ○ ○ ○

Connect with family & friends

○ ○ ○ ○ ○ ○ ○

Review work to-do list

○ ○ ○ ○ ○ ○ ○

Evening

MON TUE WED THUR FRI SAT SUN

Unwind from work

○ ○ ○ ○ ○ ○ ○

Catch up on hobbies

○ ○ ○ ○ ○ ○ ○

Stuck to budget

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Journal

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Plan for the next day

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Daily Journal



Daily Routine

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Morning

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A large, light gray watermark graphic is centered on the page. It consists of an open umbrella with a curved handle. Inside the canopy of the umbrella is a large dollar sign (\$). The entire graphic is rendered in a light gray color, serving as a background watermark.



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Daily Journal



Thank You for Using the Vision Budget Journal!

We hope this journal has helped you take significant steps towards achieving your financial goals through the SMART method. Remember, whether you're aiming for short-term savings, medium-term investments, or long-term financial security, your dedication and planning are the keys to success.

Connect with Us!

Stay updated and join our community for more tips, resources, and opportunities to create passive income:

- ****Follow us on social media:**** [[@loveandhappinessbytiff](#)]
- ****Contact us on WhatsApp:**** +27 69 267 1584

Important Note:

Please be aware that while we offer tools and resources to assist you in managing your finances, we do not provide financial advice. We are not certified financial advisers. For personalized financial advice, please consult with a qualified professional.

Thank you for choosing the Vision Budget Journal. Here's to your financial success!
