

# EVERYDAY BUDGETING

## COMPANION WORKBOOK



Worksheets, Tools, and Checklists to  
Put Everyday Budgeting Into Action

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for Everyday People**

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## Welcome Page

**Congratulations!** 🎉 By picking up this workbook, you're taking an important step toward greater financial peace and confidence.

This is not just a set of worksheets—it's a toolkit designed to help you put the ideas from Everyday Budgeting into action. Whether you're creating your first budget, saving for an emergency fund, paying off debt, or simply wanting to feel less stressed about money, this workbook will guide you through small, practical steps that add up to big results over time.

### How to Use This Workbook

- Print or save digitally—whatever works for you.
- Work at your own pace—start with the section that feels most urgent.
- Write in it—make it messy, make it yours.
- Revisit often—update monthly or weekly to track your wins.

# PART 1: BUILDING YOUR FOUNDATION

## 1. Everyday Budgeting Starter Kit

### Monthly Budget Worksheet

**Instructions:** Use this worksheet to plan out your monthly income and expenses. Keep it realistic and flexible!

Category	Budget Amount	Actual Amount	Difference Take Budgeted amount and subtract from actual amount
Income	\$	\$	\$
Salary/Wages (after taxes, take home pay)	\$	\$	\$
Side Income	\$	\$	\$
Other Income	\$	\$	\$
<b>Total Income</b>	\$	\$	\$
	\$	\$	\$
<b>Expenses</b>	\$	\$	\$
Housing: (Rent or Mortgage)	\$	\$	\$
Utilities	\$	\$	\$
Groceries	\$	\$	\$

Transportation	\$	\$	\$
Debt Payments	\$	\$	\$
Savings	\$	\$	\$
Entertainment	\$	\$	\$
Personal Care/Household Essentials	\$	\$	\$
Other Expenses	\$	\$	\$
Total Expenses	\$	\$	\$
Income-Expenses	\$	\$	\$

## Expense Tracker

Instructions: Track every dollar spent for at least one month. Awareness is the first step!

Date: \_\_\_\_\_

★ Housing/Utilities: \_\_\_\_\_

★ Groceries: \_\_\_\_\_

★ Transportation: \_\_\_\_\_

★ Debt Payments: \_\_\_\_\_

★ Entertainment/Other: \_\_\_\_\_

Daily Total: \_\_\_\_\_

Date: \_\_\_\_\_

★ Housing/Utilities: \_\_\_\_\_

★ Groceries: \_\_\_\_\_

★ Transportation: \_\_\_\_\_

★ Debt Payments: \_\_\_\_\_

★ Entertainment/Other: \_\_\_\_\_

Daily Total: \_\_\_\_\_

Date: \_\_\_\_\_

★ Housing/Utilities: \_\_\_\_\_

★ Groceries: \_\_\_\_\_

★ Transportation: \_\_\_\_\_

★ Debt Payments: \_\_\_\_\_

★ Entertainment/Other: \_\_\_\_\_

Daily Total: \_\_\_\_\_

Date: \_\_\_\_\_

★ Housing/Utilities: \_\_\_\_\_

★ Groceries: \_\_\_\_\_

★ Transportation: \_\_\_\_\_

★ Debt Payments: \_\_\_\_\_

★ Entertainment/Other: \_\_\_\_\_

Daily Total: \_\_\_\_\_

Date: \_\_\_\_\_

★ Housing/Utilities: \_\_\_\_\_

★ Groceries: \_\_\_\_\_

★ Transportation: \_\_\_\_\_

★ Debt Payments: \_\_\_\_\_

★ Entertainment/Other: \_\_\_\_\_

Daily Total: \_\_\_\_\_

**TOTAL TRACKED THIS WEEK: \$\_\_\_\_\_**

## Savings Goal Sheet

**Instructions:** Choose a goal.

Emergency Fund

Vacation

Debt Payoff

Other

**Goal:** \_\_\_\_\_

**Target Amount:** \$ \_\_\_\_\_

**Deadline:** \_\_\_\_\_

**Monthly Savings Needed:** \$ \_\_\_\_\_ (*Target ÷ months to deadline*)

Date	Amount Saved	Running Total (How much is saved towards goal)	% complete
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	

# PART 2: TACKLING DEBT & SAVING WISELY

## 2. Debt Payoff Roadmap

Choose Your Payoff Strategy

Instructions: Select the method that fits your personality and motivation style best.

### **Snowball Method (Quick Wins 🎉)**

- Pay off your smallest debt first
- Builds momentum and confidence
- Best if you need motivation to keep going
- Pros: Psychological wins, easier to stick with
- Cons: May pay more interest over time

### **Avalanche Method (Save Money 💰)**

- Pay off the debt with the highest interest rate first
- Saves more money long-term
- Best if you want to minimize interest paid
- Pros: Mathematically optimal, saves money
- Cons: Takes longer to see payoffs

Circle the method you'll follow: SNOWBALL / AVALANCHE

Why I chose this method:

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## List Your Debts

**Instructions:** Write all debts from smallest to largest (Snowball) OR highest interest to lowest (Avalanche).

Debt Name	Current Balance	Minimum Payment	Interest Rate	Priority Order
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		

**Total Debt:** \$ \_\_\_\_\_

**Total Minimum Payments:** \$ \_\_\_\_\_

**Extra Payment Available:** \$ \_\_\_\_\_

## Track Your Progress

**Instructions:** Use this tracker to record each extra payment and celebrate milestones.

Date	Debt Paid off	Extra Payment	New Balance	Progress notes/Celebrations
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$

## Motivation Boost

Write your "why" here—the reason you're getting out of debt. Revisit it when you feel stuck.

My reason for paying off debt is:

When I'm debt-free, I will:

My debt-free date goal: \_\_\_\_\_

### 3. Emergency Fund Quickstart Guide

#### Section 1: Why an Emergency Fund? Section 1: Why an Emergency Fund?

Life happens—car repairs, medical bills, job loss. An emergency fund gives you:

- ✓ Peace of mind - Sleep better knowing you're covered
  - ✓ Protection from new debt - No more credit card emergencies
  - ✓ Confidence to face the unexpected - You've got this handled
  - ✓ Options - Freedom to make better financial decisions
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#### Section 2: Set Your First Goal

Start small and celebrate milestones:

- 🎯 Starter Goal: \$500 (*covers most small emergencies*)
- 🎯 Next Step: 1 month of expenses (*covers bigger surprises*)
- 🎯 Long-Term: 3-6 months (*covers major life changes*)

📌 My first emergency fund goal is \$\_\_\_\_\_

My monthly expenses are approximately \$\_\_\_\_\_ (if known)

#### Section 3: Find the Money

Ways to start saving:

- Save spare change or round up purchases
- Cancel one subscription you don't really use
- Sell something you don't need
- Transfer \$5-\$10 per paycheck automatically
- Use Windfalls (tax refunds, bonuses, gifts, )
- Take one small side gig
- Save all \$5 dollar bills for a month

Do a no-spend challenge for a week

💡 Remember: Even \$5/week = \$260/year!

My plan to find money:

#### Section 4: Track Your Progress

Date	Amount Saved	Running Total	Notes (How I did it)
	\$	\$	
	\$	\$	
	\$	\$	

Current Emergency Fund Balance: \$ \_\_\_\_\_

## Section 5: Motivation & Encouragement

I want an emergency fund because:

Post your "why" where you'll see it daily.

Emergency fund milestones to celebrate:

- First \$100: \_\_\_\_\_
- First \$250: \_\_\_\_\_
- First \$500: \_\_\_\_\_
- First \$1,000: \_\_\_\_\_

## PART 3: EVERYDAY SAVINGS AT HOME

### 4. Grocery Savings Toolkit

#### Meal Planning Template

**Instructions:** Plan 3-7 meals for the week. Keep it realistic—leftovers and simple meals count!

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Day	Breakfast	Lunch	Dinner	Snacks
Monday				
Tuesday				
Wednesday				
Thursday				
Friday				

Saturday				
Sunday				

This week's grocery budget: \$\_\_\_\_\_

# Grocery List Organizer

Instructions: Organize your list by store sections to avoid impulse purchases and save time.

Produce	Dairy	Meat/Protein	Pantry/Dry Goods	Frozen	Household/Other

Before shopping checklist:

- Made a meal plan
- Checked what I already have
- Set a spending limit
- Looked for coupons/deals
- Ate before shopping (never shop hungry!)

My Grocery List:

## 💡 10 Smart Swaps to Save \$20/Week

Instructions: Use these simple swaps to cut grocery and food costs without sacrificing quality. Small changes add up to big savings!

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### Smart Swaps Table

Instead of This	Try This	Weekly Savings
Name brand products	Store brands	\$3-5
Bottled water	Filtered water at home	\$2-4
Individual chip bags	Large bag + portion out	\$2-3
Single-serve yogurt	Large container + divide	\$2-3
Fresh berries (out of season)	Frozen berries	\$2-4
Expensive cereal	Oatmeal or store brand	\$2-3
Meat every night	1-2 meatless meals per week	\$3-5
Individually wrapped items	Bulk sizes	\$2-4
Coffee shop visits	Make coffee at home	\$3-8
Soda/juice	Water with flavor enhancer	\$2-4

## ■ Pantry & Freezer Inventory

**Instructions:** Track what you have to avoid buying duplicates and plan meals around existing items.

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### Pantry Staples

Item	Quantity	Expiration Date	Use in Which Meals
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### Freezer Items

Item	Quantity	Date Frozen	Use by Date
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### 💰 Price Tracker

**Instructions:** Track regular prices of items you buy frequently so you know a good deal when you see one.

Item	Store 1	Store 2	Store 3	Best Regular Price	Sale price to buy

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## PART 4: MONEY & MINDSET RESET

### 5. Money & Stress Reset Checklist

#### ● STOP. Take a Moment

##### Reset Steps

- Step away from the bills/computer/situation
- Take 3 deep breaths (count: in for 4, hold for 4, out for 4)
- Remind yourself: "This feeling is temporary"
- Pray, meditate, or ground yourself however feels right

##### 👉 Box Breathing Exercise

Inhale 4 → Hold 4 → Exhale 4 → Hold 4

Repeat 3-5 times

#### ⚡ Quick Money Wins (Do These Now)

Pick 1-3 of these to regain control:

- Check your bank balance (knowledge is power)
- List your top 3 bills due this week
- Cancel one subscription you don't really use
- Save \$5 today (even loose change counts)
- Set aside cash for groceries this week
- Pay one small bill to create momentum
- Organize financial papers in one spot
- Set up one automatic payment to reduce stress

Which one will you do first?

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## Clear the Mental Clutter

**Instructions:** Get the worry out of your head and onto paper where you can deal with it.

<b>What I'm Worried About</b>	<b>Can I Control This? (Y/N)</b>	<b>One Small Action I Can Take</b>
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Now: Cross out anything you marked "N" (you can't control it, so release it).  
**Focus on:** The "Y" items and the actions you can take.

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## Mindset Reframes

**Instructions:** Replace negative money thoughts with more helpful ones.

**Instead of Thinking...**

**Try Thinking...**

"I'm terrible with money"

"I'm learning to manage money better"

"I'll never get out of debt"

"I'm taking steps to reduce my debt"

"I can't afford anything"

"I'm being intentional with my spending"

"I should be further ahead"

"I'm making progress at my own pace"

"Everyone else has it figured out"

"Everyone struggles with money sometimes"

"It's hopeless"

"I can start fresh today"

 Write your personal reframe:

Instead of: \_\_\_\_\_

## Encouragement & Affirmations

**Choose one affirmation to repeat this week:**

"I am making progress, even if it's slow"

"My worth is not determined by my bank account"

"I have overcome financial challenges before"

"Small steps lead to big changes"

"I am capable of learning and growing"

"Progress is more important than perfection"

✍ Write your own: \_\_\_\_\_

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### **Reset & Re-Engage Action Plan**

When you're feeling calmer, choose ONE area to focus on this week:

#### **Option A: Get Organized**

- Gather all bills in one place
- Set up automatic payment for one bill
- Check bank account daily for one week
- Create a simple filing system

#### **Option B: Reduce Spending**

- Track every expense for 3 days
- Cancel one unused subscription
- Cook at home for 5 days straight
- Try a 24-hour waiting period before purchases

#### **Option C: Increase Income**

- Sell one item you don't need

- Ask about overtime opportunities
- Research one side gig idea
- Return items you haven't used

✍ I choose Option \_\_\_\_\_ because:

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### 7-Day Money Reset Challenge

Take one small action each day to rebuild your money confidence:











Day	Challenge	✓ Done	Notes
Day 1	Track all expenses for the day		
Day 2	Declutter & sell one item		
Day 3	Cook all meals at home		
Day 4	Save \$10 (any way you can)		
Day 5	Review and negotiate one bill		
Day 6	Have a completely free fun day		
Day 7	Write down your financial "why"		

**How do you feel after completing this challenge?**

Try: \_\_\_\_\_

## Part 5: Staying Motivated

### Bonus Quick Reference: Top 10 Budget Hacks

1.  Give every dollar a job - Assign purpose to all income
  2.  Track spending daily - Awareness creates change
  3.  Automate savings - Pay yourself first, automatically
  4.  Use cash envelopes - Physical limits prevent overspending
  5.  Cancel unused subscriptions - Review monthly recurring charges
  6.  Meal plan weekly - Reduces food waste and impulse buys
  7.  Negotiate bills annually - Call and ask for better rates
  8.  Use the 24-hour rule - Wait before non-essential purchases
  9.  Celebrate small wins - Acknowledge every bit of progress
  10.  Progress > perfection - Consistency beats perfection every time
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## Notes & Reflection Pages

*(Provide lined space for journaling)*

**My biggest money win this month:**

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**What I learned about my spending habits:**

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**My next financial goal:**

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**What motivates me to keep going:**

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**Random thoughts, ideas, and breakthroughs:**

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## Closing Encouragement

Take a deep breath—you've started the journey toward greater financial peace.

Every small step counts. Every dollar tracked matters. Every debt payment moves you forward. Every penny saved builds your future.

**Remember:**

 You are stronger than you think

- 🎯 Progress isn't always linear—and that's okay
- 🙌 It's okay to ask for help when you need it
- 🌟 You've overcome challenges before, and you can do it again

Keep showing up. Keep practicing. Keep giving yourself grace.  
**You've got this.**

👉 Want to go deeper?

Grab your copy of *Everyday Budgeting for Everyday People* for the complete step-by-step guide to building lasting financial habits that actually stick.

Purchase on [amazon.com](https://www.amazon.com)

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