

||| JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

Budget

PLANNER



This belongs to

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FINANCIAL GOALS

EXPENSE PAYMENT

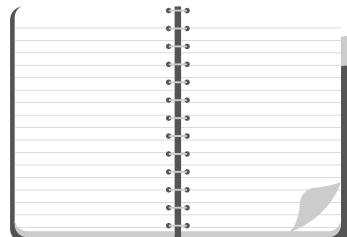
DEBT PAYMENT

SAVINGS CHALLENGES

RESOURCES

NOTES

EXPENSE EXAMPLES



PAPER

2024

JANUARY

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FEBRUARY

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BUDGETING & SAVING HOW TO'S

I AM GRATEFUL FOR

READINESS RESERVE

LEGACY STASH

CREATE A MONTHLY BUDGET

SECURITY STASH

MONEY MINDSET

MONEY MINDSET WORKSHEET

Create A Monthly Budget

1. List Your Income:

Start by calculating your total monthly income. Include your salary, freelance gigs, side hustles, and any other sources of income.

2. Identify Fixed Expenses:

Make a list of your fixed monthly expenses, such as rent or mortgage, utilities, insurance, and loan payments. These are regular, consistent payments.

3. List Variable Expenses:

Identify your variable expenses, which can fluctuate each month. This includes groceries, entertainment, dining out, and other non-fixed costs.

4. Track Your Spending:

Monitor your spending for a month to get a clear picture of where your money is going. This will help you identify any areas where you can cut back.

5. Categorize Expenses:

Organize your expenses into categories, such as housing, transportation, groceries, entertainment, and savings. This makes it easier to analyze and adjust.

6. Set Spending Limits:

Based on your income and expenses, set realistic spending limits for each category. Ensure that your total expenses do not exceed your income.

7. Allocate for Savings:

Prioritize savings by allocating a portion of your income to an emergency fund, retirement savings, or other financial goals.

8. Plan for Debt Repayment:

If you have debts, allocate a portion of your budget to repay them. Tackling high-interest debts should be a priority.

9. Emergency Fund:

Aim to build an emergency fund to cover 3-6 months' worth of living expenses. This provides a financial safety net in case of unexpected events.

10. Use Budgeting Tools:

Consider using budgeting apps or tools to help automate the process and track your spending more efficiently.

11. Monitor and Reflect:

Regularly monitor your budget, reflect on your financial goals, and celebrate your achievements. Adjust your budget as your financial situation evolves.

Remember, the key to successful budgeting is consistency and adaptability. Be patient and stay committed to your financial goals!

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Create A Readiness Reserve

I like to call it readiness reserve because I like to speak life over my finances; I don't want anything sinking in my finances.

Creating a "Readiness Reserve" involves several steps, particularly if you're looking to establish one for multiple purposes. It's more commonly known as sinking funds but by framing it as a "Readiness Reserve," you're emphasizing a proactive and positive approach to handling future expenses. This not only helps you avoid financial setbacks but also instills confidence in your ability to manage your finances effectively.

Step 1: Identify Future Expenses

List Anticipated Expenses:

- Identify predictable future expenses that may not occur monthly but are expected, such as vacations, car maintenance, annual insurance premiums, or holiday spending.

Step 2: Estimate Costs

Estimate the Costs:

- For each identified expense, estimate the total cost and the frequency with which it occurs (e.g., annually, bi-annually).

Step 3: Set Up Separate Categories

Create Readiness Reserve Categories:

- Open separate sub-accounts or designate categories within your main account for each anticipated expense. This ensures that funds are specifically allocated for each purpose.

Step 4: Allocate Monthly Contributions

Determine Monthly Contributions:

- Calculate how much money you need to set aside each month to cover the anticipated expenses.
- Allocate a portion of your budget to contribute to each Readiness Reserve category.

Examples of Readiness Reserve Categories:

Vacation Fund:

- Save for upcoming vacations, including travel, accommodation, and activities.

Car Maintenance Fund:

- Set aside money for routine car maintenance and unexpected repairs.

Insurance Premium Fund:

- Save for annual or semi-annual insurance premiums.

Holiday Fund:

- Prepare for holiday-related expenses, including gifts, decorations, and gatherings.

Home Repairs Fund:

- Save for future home maintenance or unexpected repairs.

Step 5: Automate Contributions

Automate Savings:

- Set up automatic transfers to each Readiness Reserve category on payday. This ensures consistency and reduces the likelihood of forgetting to contribute.

Step 6: Regular Review

Periodic Assessment:

- Regularly review your Readiness Reserve categories to ensure they align with your upcoming financial needs.
- Adjust contributions based on changing circumstances or upcoming expenses.

Step 7: Use Funds Wisely

Tap into Reserves Purposefully:

- Utilize the funds in each Readiness Reserve category only for the specified purpose.
- Avoid the temptation to dip into these funds for unrelated expenses.

By framing it as a "Readiness Reserve," you're emphasizing a proactive and positive approach to handling future expenses. This not only helps you avoid financial setbacks but also instills confidence in your ability to manage your finances effectively.

Create A Security Stash

I like to speak life over my finances and declare what I want and what is true. I'm not planning for emergencies. I am proactive with my finances therefore I have security built in to my budget.

Creating a Security Stash involves creating a savings account that can help you be prepared for various situations, emergencies, or unexpected life events. Here's a general guide on how to create one:

Step 1: Set a Clear Goal

Define Your Target Amount:

- Begin with a \$1000 initial Security Stash, following Dave Ramsey's advice.
- Aim to save three to six months' worth of total monthly living expenses as your ultimate goal.

Step 2: Assess Your Monthly Expenses

List Your Essential Expenses:

- Identify and list all essential monthly expenses such as rent or mortgage, utilities, groceries, transportation, insurance premiums, and minimum debt payments.

Step 3: Calculate the Target Amount

Multiply Monthly Expenses:

- Multiply the total monthly essential expenses by the number of months you've set as your goal (e.g., 3, 6).

Step 4: Create a Separate Account

Dedicated Stash Account:

- Open a separate savings account for your Security Stash, starting with the initial \$1000.
- This account should be easily accessible for emergencies.

Step 5: Consistent Contributions

Set Monthly Contributions:

- Determine a realistic amount to contribute each month towards your Security Stash.
- Gradually increase contributions to reach the three to six months' goal.

Examples of Common Household Emergency Expenses:

Medical Emergencies:

- Health expenses not covered by insurance.
- Emergency dental work or unexpected medical bills.

Car Repairs:

- Unforeseen breakdowns or accidents requiring immediate repairs.
- Towing expenses.

Job Loss:

- Covering living expenses while searching for a new job.
- Health insurance premiums if provided by your employer.

Home Repairs:

- Urgent repairs such as a leaking roof or a malfunctioning furnace.
- Unplanned maintenance issues.

Legal Expenses:

- Unexpected legal fees.
- Traffic violations or unforeseen legal issues.

Step 6: Regular Review and Adjustment

Evaluate and Adjust:

- Periodically review your financial situation and adjust the Security Stash amount based on changes in income, expenses, or life circumstances.

Step 7: Only for True Emergencies

Discipline in Usage:

- Remind yourself that the Security Stash is for genuine emergencies only, not for discretionary spending.
- Maintain the fund's integrity for its intended purpose.

Step 8: Celebrate Milestones

Acknowledge Progress:

- Celebrate achievements like reaching the initial \$1000 and subsequent milestones.
- Use positive reinforcement to stay motivated in building your financial security.

By starting with a \$1000 Security Stash and gradually moving towards a fully funded 3-6 months of living expenses, you're aligning with the practical approach to achieving financial security.

Create A Legacy Fund

I am always planning for my future my long term investments are geared toward building legacy for myself and generations to come

Creating a legacy fund involves careful planning and consideration of your long-term financial goals and values. Here's a general guide to creating a legacy fund:

- 1. Define Your Purpose:** Determine what you want your legacy fund to achieve. Are you looking to support specific causes or organizations, provide for future generations of your family, or leave a lasting impact in your community?
- 2. Set Financial Goals:** Determine how much money you want to allocate to your legacy fund. Consider factors such as your current financial situation, future expenses, and desired impact.
- 3. Choose the Right Structure:** There are various ways to structure a legacy fund, including setting up a trust, establishing a donor-advised fund, or creating a private foundation. Each option has its own benefits and considerations, so research thoroughly and consult with financial and legal professionals to determine the best fit for your needs. On the how-to list out 5 long term savings/investment vehicles for beginners.
- 4. Develop a Investment Strategy:** Decide how you want to invest the assets in your legacy fund to ensure they grow over time. Consider factors such as risk tolerance, time horizon, and desired returns.
- 5. Consider Tax Implications:** Be aware of the tax implications of your legacy fund, both during your lifetime and after your passing. Consult with tax professionals to optimize tax efficiency and maximize the impact of your fund.
- 6. Create a Plan for Succession:** If you're establishing a long-term legacy fund, consider how it will be managed after your passing. Designate trustees or advisors to oversee the fund and ensure your wishes are carried out.
- 7. Communicate Your Intentions:** Clearly communicate your intentions for your legacy fund to your family members, beneficiaries, and any other relevant parties. This can help prevent misunderstandings and ensure your wishes are honored.
- 8. Review and Update Regularly:** Periodically review and update your legacy fund to ensure it remains aligned with your goals and values. Life circumstances and financial markets can change, so it's important to revisit your plan regularly.

Remember, creating a legacy fund is a significant decision that requires careful thought and planning. Take the time to explore your options, seek professional advice, and ensure your fund reflects your values and aspirations for the future.

Money Mindset

Unlocking the Power of Your Money Mindset

Money is more than just currency; it's a reflection of our beliefs, attitudes, and values. Developing a healthy money mindset, one that is more positive and focused on abundance, is key to achieving financial well-being and success. Doing the work to cultivate this money mindset will drastically improve our relationship with wealth.

Understanding Your Money Story:

Our approach to money often stems from our upbringing, experiences, and cultural influences. Reflect on your money story—what beliefs about wealth were instilled in you? Identifying these narratives can help you reshape your mindset.

Abundance vs. Scarcity Mindset:

Two prevailing mindsets around money are abundance and scarcity. An abundance mindset believes in the limitless possibilities of wealth, fostering a positive outlook. On the flip side, a scarcity mindset fixates on limitations, breeding fear and anxiety. Recognize which mindset dominates your thoughts and work towards cultivating abundance.

Shifting Perspectives on Success:

Success isn't solely measured by material wealth. Embrace a holistic view of success that includes personal fulfillment, meaningful relationships, and well-being. A balanced approach can alleviate the pressure of constantly chasing financial milestones.

Money as a Tool, Not a Master:

View money as a tool to facilitate your goals and passions, not as the ultimate goal itself. When money becomes a means to an end rather than the end, it empowers you to make intentional financial decisions aligned with your values.

Embracing Financial Education:

Knowledge is a powerful tool in transforming your money mindset. Invest time in financial education to understand concepts like budgeting, investing, and debt management. The more informed you are, the more confidently you can navigate the financial landscape.

Gratitude and Mindful Spending:

Practice gratitude for the resources you have and cultivate mindful spending habits. Be intentional about where your money goes, ensuring alignment with your values. This shift not only enhances financial consciousness but also promotes a positive relationship with money.

Overcoming Limiting Beliefs:

Identify and challenge limiting beliefs that hinder your financial growth. Whether it's a fear of success, fear of failure, or a deep-seated belief that money is scarce, confront these thoughts head-on and reframe them with positive affirmations.

Building a Sustainable Financial Future:

A healthy money mindset isn't about quick fixes but sustainable practices. Set realistic financial goals, create a budget, and develop a long-term plan. Consistent, intentional actions compound over time, leading to lasting financial success.

Community and Support:

Surround yourself with a supportive community that encourages positive money habits. Share experiences, seek advice, and celebrate financial victories together. A collective effort often reinforces positive behaviors and motivates everyone to grow.

Reflection and Evolution:

Finally, a money mindset is not static. Regularly reflect on your financial beliefs, reassess goals, and adapt to changing circumstances. Embrace the evolution of your mindset as you journey towards a more empowered and fulfilling relationship with money.

Mindset Worksheet

Money mindset refers to one's attitudes, beliefs, and behaviors towards money. It can impact our financial well-being and influence the decisions we make about earning, spending, and saving money.

A positive money mindset involves developing a healthy relationship with money and cultivating habits that support financial success.

MY LIMITING BELIEFS ABOUT MONEY

FINANCIAL AFFIRMATIONS

WHAT TO DO TO OVERCOME THESE LIMITING BELIEFS

FINANCIAL GOALS

FINANCIAL GOALS

ANNUAL GOALS

FINANCIAL SITUATION

FINANCIAL FREEDOM



Financial Goals

DATE _____
:

MY FINANCIAL GOALS IN.....

6 MONTHS

1 YEAR

5 YEARS

10 YEARS



Annual Goals

YEAR OF:

MAIN FINANCIAL AIM :

SAVINGS GOALS	
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INCOME GOALS	
--------------	--

SAVINGS GOALS ACTION STEPS :

- 1
- 2
- 3
- 4
- 5

INCOME GOALS ACTION STEPS :

- 1
- 2
- 3
- 4
- 5

OTHER FINANCIAL GOALS
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SIGNIFICANT PURCHASES TO BE MADE
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MILESTONES TO REACH THROUGHOUT THE YEAR

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Financial Freedom

DATE _____

WHY I WANT TO BE FINANCIALLY FREE

STEPS TO TAKE TO BECOME FINANCIALLY FREE

HOW I CAN INCREASE MY INCOME	HOW I CAN SAVE

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BALANCE FROM LAST MONTH	TOTAL INCOME	TOTAL EXPENSES	DIFFERENCE	TOTAL SAVINGS	BALANCE FORWARD

WHAT WERE THE BIGGEST WINS THIS MONTH?

DID I MEET THIS MONTH'S BUDGET? IF NOT, WHY?

DID I ACHIEVE THIS MONTH'S GOALS? IF NOT, WHY?

WHAT WERE THE BIGGEST LESSONS LEARNED THIS MONTH?

HOW WILL I IMPROVE NEXT MONTH?

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July

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THIS MONTH'S GOALS

Blank area for writing goals.

CHECKLIST

Two columns for checklist items, each with three pink circular markers.

Table with 4 columns: INCOME, AMOUNT, SAVINGS, AMOUNT. Includes empty rows for data entry.

Calendar grid with columns for days of the week (SUN to SAT) and empty cells for daily entries.

Monthly Budget Review



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BALANCE FROM LAST MONTH	TOTAL INCOME	TOTAL EXPENSES	DIFFERENCE	TOTAL SAVINGS	BALANCE FORWARD

WHAT WERE THE BIGGEST WINS THIS MONTH?

DID I MEET THIS MONTH'S BUDGET? IF NOT, WHY?

DID I ACHIEVE THIS MONTH'S GOALS? IF NOT, WHY?

WHAT WERE THE BIGGEST LESSONS LEARNED THIS MONTH?

HOW WILL I IMPROVE NEXT MONTH?

SEPTEMBER

MONTHLY PAGE

MONTHLY BUDGET REVIEW

MONTHLY INCOME EXPENSE

September

THIS MONTH'S GOALS

--

CHECKLIST

●	●
●	●
●	●

INCOME	AMOUNT	SAVINGS	AMOUNT

SUN	MON	TUE	WED	THU	FRI	SAT
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<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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JAN
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Monthly Budget Review



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BALANCE FROM LAST MONTH	TOTAL INCOME	TOTAL EXPENSES	DIFFERENCE	TOTAL SAVINGS	BALANCE FORWARD

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DID I ACHIEVE THIS MONTH'S GOALS? IF NOT, WHY?

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HOW WILL I IMPROVE NEXT MONTH?

OCTOBER

MONTHLY PAGE

MONTHLY BUDGET REVIEW

MONTHLY INCOME EXPENSE

Monthly Budget Review



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BALANCE FROM LAST MONTH	TOTAL INCOME	TOTAL EXPENSES	DIFFERENCE	TOTAL SAVINGS	BALANCE FORWARD

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HOW WILL I IMPROVE NEXT MONTH?

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MONTHLY INCOME EXPENSE

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BALANCE FROM LAST MONTH	TOTAL INCOME	TOTAL EXPENSES	DIFFERENCE	TOTAL SAVINGS	BALANCE FORWARD

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HOW WILL I IMPROVE NEXT MONTH?

DECEMBER

MONTHLY PAGE

MONTHLY BUDGET REVIEW

MONTHLY INCOME EXPENSE

SUMMARY OF THE YEAR

YEARLY FINANCIAL REVIEW

Monthly Budget Review



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BALANCE FROM LAST MONTH	TOTAL INCOME	TOTAL EXPENSES	DIFFERENCE	TOTAL SAVINGS	BALANCE FORWARD

WHAT WERE THE BIGGEST WINS THIS MONTH?

DID I MEET THIS MONTH'S BUDGET? IF NOT, WHY?

DID I ACHIEVE THIS MONTH'S GOALS? IF NOT, WHY?

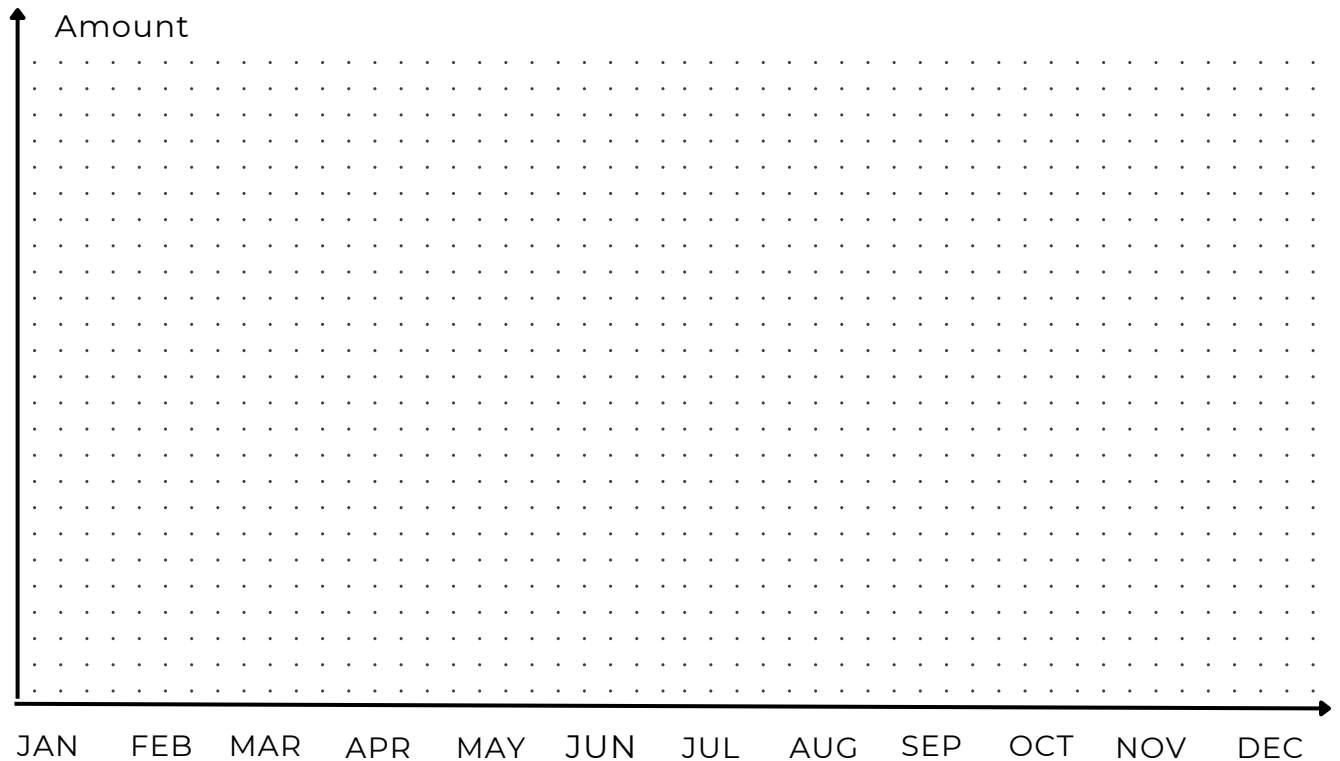
WHAT WERE THE BIGGEST LESSONS LEARNED THIS MONTH?

HOW WILL I IMPROVE NEXT MONTH?

Summary Of The Year



	Income	Expenses	Savings	Debt	Balance
January					
February					
March					
April					
May					
June					
July					
August					
September					
October					
November					
December					
Totals					



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Yearly Financial Review

YEAR: _____

TOTALS

TOTAL EARNED :

TOTAL SAVED :

TOTAL GIVEN AWAY :

TOTAL FIXED EXPENSES :

TOTAL VARIABLE EXPENSES:

TOTAL DEBT PAID OFF :

PERCENTAGES

REFLECTIONS

ACTION STEPS & CHANGES TO MAKE :

1

2

3

4

5

MOTIVATION

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EXPENSE PAYMENT

EXPENSE EXAMPLES

BILL PAYMENT TRACKER

WEEKLY EXPENSE TRACKER

SUBSCRIPTION TRACKER

HOLIDAY BUDGET

EXPENSE BRAIN DUMP

Expense Examples

FIXED EXPENSES

- Mortgage or rent
- Property taxes
- Homeowners' or renters' insurance
- Utilities (electricity, water, gas, etc.)
- Internet and cable bills
- Phone bill (cellular or landline)
- Car loan payments
- Auto insurance
- Health insurance
- Life insurance
- Student loan payments
- Credit card minimum payments

VARIABLE EXPENSES

- Groceries
- Dining out
- Transportation (fuel, public transit)
- Entertainment (movies, concerts, subscriptions)
- Clothing and personal care
- Home maintenance and repairs
- Gym or fitness memberships
- Childcare expenses
- Pet care expenses
- Tuition and education costs
- Charitable donations

IRREGULAR EXPENSES

- Car maintenance and repairs
- Home improvement projects
- Gifts for holidays and special occasions
- Travel expenses
- Vehicle registration and inspection
- Annual insurance premiums

SUBSCRIPTIONS/MEMBERSHIPS

- Magazine or newspaper subscriptions
- Streaming services (Netflix, Spotify, etc.)
- Professional memberships

PERSONAL/DISCRETIONARY

- Hobbies and interests
- Personal allowances for family members
- Spa or salon visits
- Non-essential purchases

MISCELLANEOUS

- ATM fees
- Bank fees
- Late fees and penalties
- Any other specific expenses unique to your situation

HEALTHCARE

- Medical and dental expenses
- Prescription medications
- Health savings account (HSA) contributions

DEBT PAYMENTS

- Additional payments on loans or credit cards
- Paying off student loans
- Paying off personal loans
- Paying off medical debt

TAXES

- Income tax (federal and state)
- Property tax
- Sales tax
- Business taxes (if applicable)

SAVINGS AND INVESTMENTS

- Retirement savings
- Emergency fund contributions
- 401(k) or IRA contributions
- Brokerage account investments
- College savings
- Other savings goals (e.g., vacation, home renovation)

SINKING FUND EXAMPLES

- Car Maintenance/Repairs
- Home Repairs/Maintenance
- Vacation/Travel
- Medical and Dental Expenses
- Education/School Expenses
- Gifts for birthdays/christmas
- Pet Care
- Appliances/Furniture
- Annual renewals
- Self-care
- Clothing

III

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Expense Brain Dump

RANDOM EXPENSES

BILLS I NEED TO ADD TO MY TRACKERS

GIFTS/FAMILY

GROCERIES AND HOUSEHOLD ITEMS

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DEBT PAYMENT

DEBT PAYMENT TRACKER

52 WEEK DEBT PAYOFF

DEBT SNOWBALL TRACKER

- 1
- 2
- 3
- 4
- 5

DEBT ACCOUNT

- 1
- 2
- 3
- 4
- 5



Debt Accounts

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Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec



Debt Accounts

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Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec



Debt Accounts

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Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec



Debt Accounts

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Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec



Debt Accounts

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Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

Debt

Starting Balance

Creditor

Payment Dates

Account ID

End Balance

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec



52 Week Debt Payoff

WEEK	AMOUNT	TOTAL	WEEK	AMOUNT	TOTAL
1			27		
2			28		
3			29		
4			30		
5			31		
6			32		
7			33		
8			34		
9			35		
10			36		
11			37		
12			38		
13			39		
14			40		
15			41		
16			42		
17			43		
18			44		
19			45		
20			46		
21			47		
22			48		
23			49		
24			50		
25			51		
26			52		

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SAVINGS CHALLENGES

SAVINGS TRACKER

\$1000 IN 30 DAYS CHALLENGE

100 ENVELOP CHALLENGE

READINESS RESERVES (sinking fund)

20K HOUSE SAVINGS CHALLENGE

50K HOUSE SAVINGS CHALLENGE

SECURITY STASH (Emergency Fund)

NO SPEND MONTH TRACKER

NO SPEND CHALLENGE

LEGACY FUND (Long Term Investment)

Savings Tracker

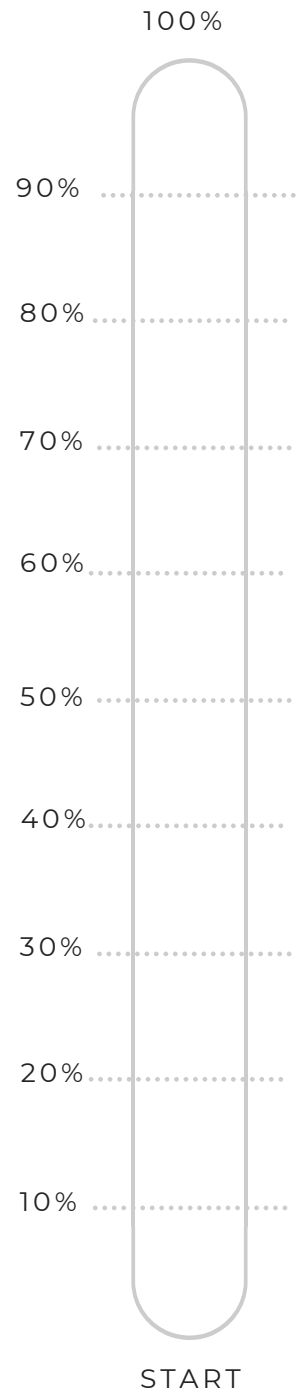
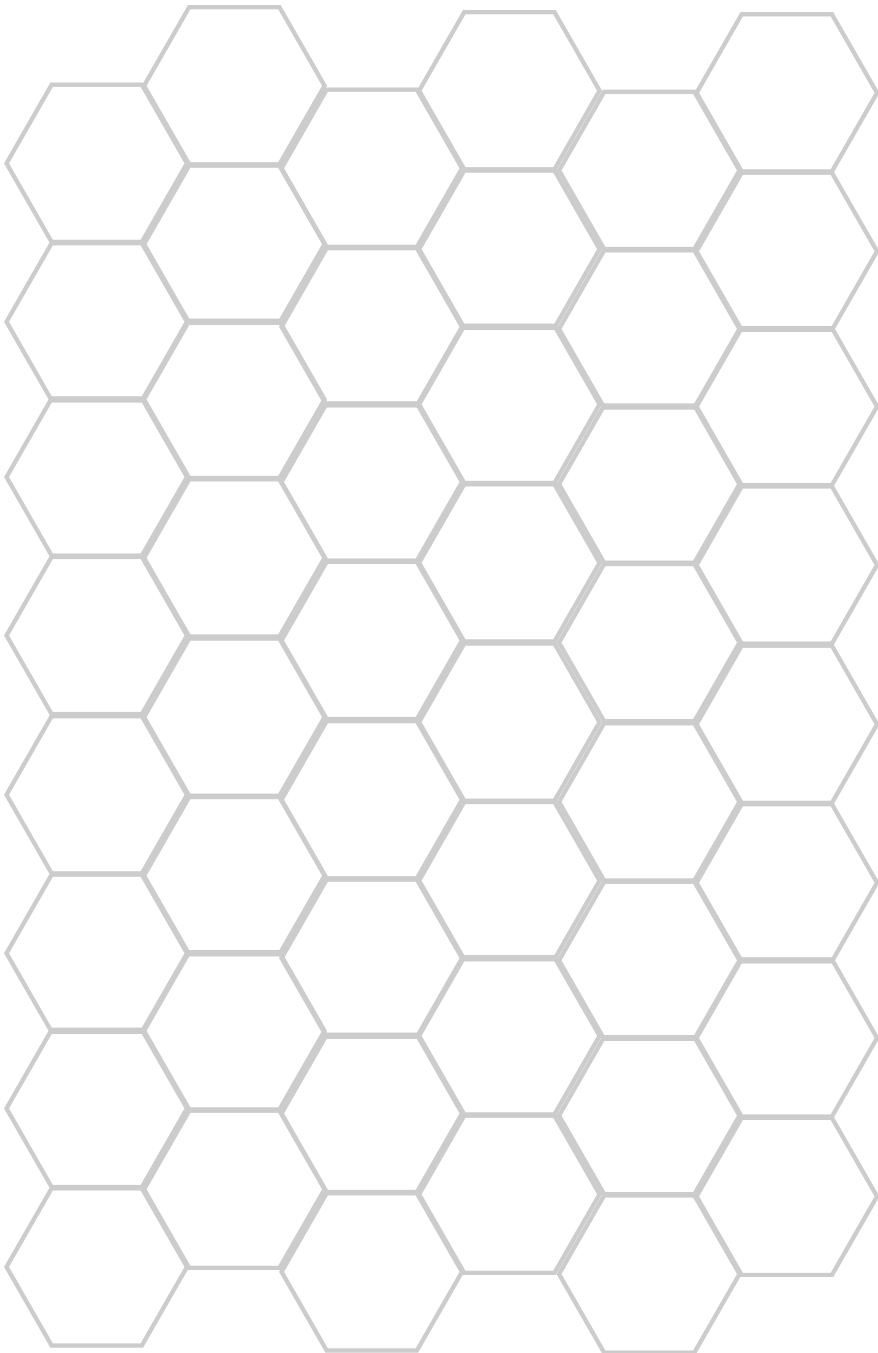


I AM SAVING FOR

WHY I'M SAVING FOR THIS

AMOUNT

DEADLINE



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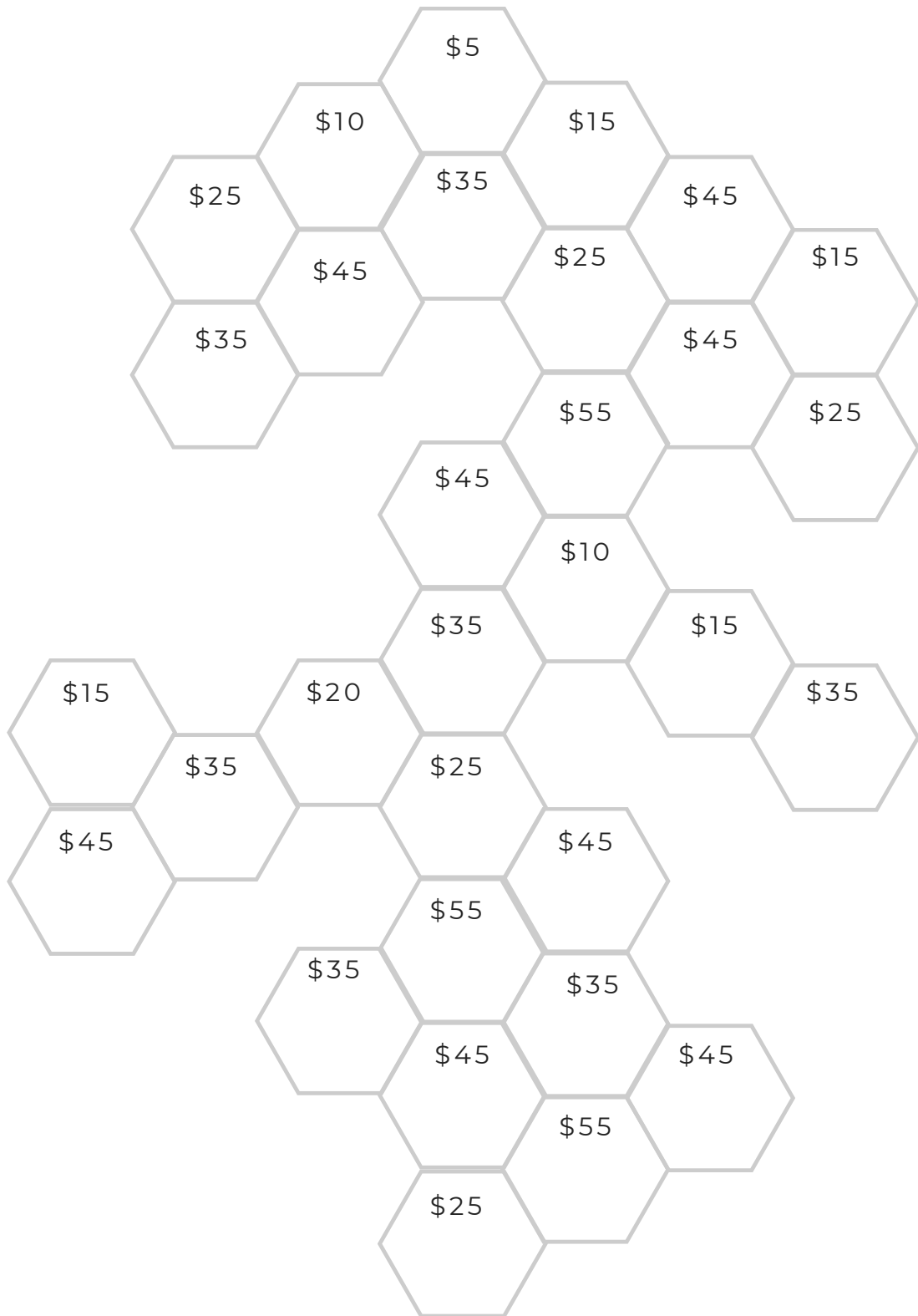
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\$1000 in 30 Days Savings challenge



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100 Envelop Challenge

Save \$5,000

Starting Date _____

Goal Date _____

\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10

\$11	\$12	\$13	\$14	\$15	\$16	\$17	\$18	\$19	\$20

\$21	\$22	\$23	\$24	\$25	\$26	\$27	\$28	\$29	\$30

\$31	\$32	\$33	\$34	\$35	\$36	\$37	\$38	\$39	\$40

\$41	\$42	\$43	\$44	\$45	\$46	\$47	\$48	\$49	\$50

\$51	\$52	\$53	\$54	\$55	\$56	\$57	\$58	\$59	\$60

\$61	\$62	\$63	\$64	\$65	\$66	\$67	\$68	\$69	\$70

\$71	\$72	\$73	\$74	\$75	\$76	\$77	\$78	\$79	\$80

\$81	\$82	\$83	\$84	\$85	\$86	\$87	\$88	\$89	\$90

\$91	\$92	\$93	\$94	\$95	\$96	\$97	\$98	\$99	\$50

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\$20,000

House Savings Challenge

\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200

\$2,000 \$4,000 \$6,000 \$8,000 \$10,000 \$12,000 \$14,000 \$16,000 \$18,000 \$20,000

Milestone Date:	\$2,000	<u> / / </u>	\$12,000	<u> / / </u>
	\$4,000	<u> / / </u>	\$14,000	<u> / / </u>
	\$6,000	<u> / / </u>	\$16,000	<u> / / </u>
	\$8,000	<u> / / </u>	\$18,000	<u> / / </u>
	\$10,000	<u> / / </u>	\$20,000	<u> / / </u>



\$50,000

House Savings Challenge

\$500 \$500 \$500 \$500 \$500 \$500 \$500 \$500 \$500 \$500
 \$500 \$500 \$500 \$500 \$500 \$500 \$500 \$500 \$500 \$500
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\$5,000 \$10,000 \$15,000 \$20,000 \$25,000 \$30,000 \$35,000 \$40,000 \$45,000 \$50,000

Milestone Date:	\$5,000	<u> / / </u>	\$30,000	<u> / / </u>
	\$10,000	<u> / / </u>	\$35,000	<u> / / </u>
	\$15,000	<u> / / </u>	\$40,000	<u> / / </u>
	\$20,000	<u> / / </u>	\$45,000	<u> / / </u>
	\$25,000	<u> / / </u>	\$50,000	<u> / / </u>



No Spend Month Tracker

MONTH _____

WHAT I AM SAVING FOR _____

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

NO SPEND MONTH GUIDELINES

REASONS WHY	NO BUY LIST	EXEMPTIONS
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

RESOURCES

CREDIT SCORE TRACKER

CREDIT BUREAU SCORE

CREDIT SCORE GOALS

CREDIT CARD OVERVIEW

CREDIT CARD INFORMATION

ACCOUNT INFORMATION

BANK INFORMATION

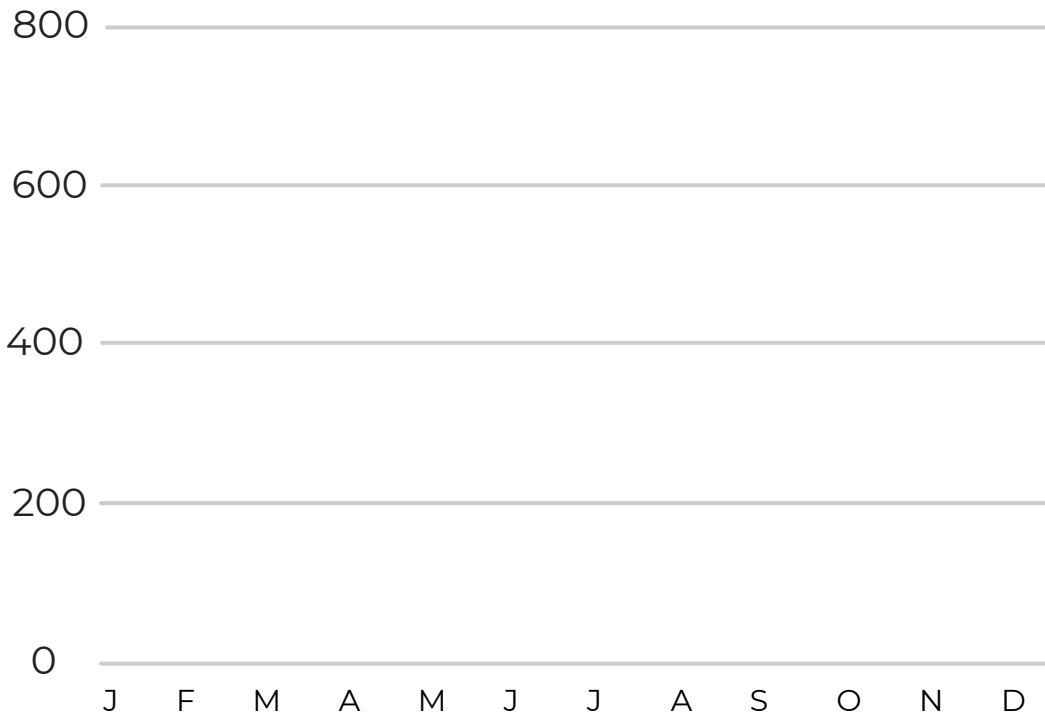
BILL ACCOUNT

AFFIRMATIONS



Credit Score tracker

Year	Beginning Score	Goal



Q1		Q2		Q3		Q4	
January		April		July		October	
February		May		August		November	
March		June		September		December	

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Credit Bureau Scores



YEAR : _____

JANUARY

TransUnion:
Experian:
Equifax:

FEBRUARY

TransUnion:
Experian:
Equifax:

MARCH

TransUnion:
Experian:
Equifax:

APRIL

TransUnion:
Experian:
Equifax:

MAY

TransUnion:
Experian:
Equifax:

JUNE

TransUnion:
Experian:
Equifax:

JULY

TransUnion:
Experian:
Equifax:

AUGUST

TransUnion:
Experian:
Equifax:

SEPTEMBER

TransUnion:
Experian:
Equifax:

OCTOBER

TransUnion:
Experian:
Equifax:

NOVEMBER

TransUnion:
Experian:
Equifax:

DECEMBER

TransUnion:
Experian:
Equifax:

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Credit Score Goals



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JAN

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Current Credit Score

Credit Score Goal

Top Three Priorities

1

2

3

Action Plan

Action Steps

Impact on Score

Notes



Credit Card Overview

START DATE:	
PAYOFF GOAL DATE:	
CURRENT TOTAL BALANCE:	

\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____

- JAN
- FEB
- MAR
- APR
- MAY
- JUN
- JUL
- AUG
- SEP
- OCT
- NOV
- DEC



Credit Card Information

Card Name	
Card Type	
Bank Name	
Card No	
Exp Date	CVV
Credit Limit	
Interest Rate	
Address	
Website	
Username	
Password	

Card Name	
Card Type	
Bank Name	
Card No	
Exp Date	CVV
Credit Limit	
Interest Rate	
Address	
Website	
Username	
Password	

Card Name	
Card Type	
Bank Name	
Card No	
Exp Date	CVV
Credit Limit	
Interest Rate	
Address	
Website	
Username	
Password	

Card Name	
Card Type	
Bank Name	
Card No	
Exp Date	CVV
Credit Limit	
Interest Rate	
Address	
Website	
Username	
Password	

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Account Information

Name		Account	
Website		Username	
Pass/Hint			
Notes			

Name		Account	
Website		Username	
Pass/Hint			
Notes			

Name		Account	
Website		Username	
Pass/Hint			
Notes			

Name		Account	
Website		Username	
Pass/Hint			
Notes			

Name		Account	
Website		Username	
Pass/Hint			
Notes			

Name		Account	
Website		Username	
Pass/Hint			
Notes			

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Bank Information



Bank Name		Account Type	
Account		Routing	
Address			
Debit		PIN	
Website			
User Name		Password	
Notes			

Bank Name		Account Type	
Account		Routing	
Address			
Debit		PIN	
Website			
User Name		Password	
Notes			

Bank Name		Account Type	
Account		Routing	
Address			
Debit		PIN	
Website			
User Name		Password	
Notes			

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Billing Account



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BILL	
COMPANY	
CONTACTS	
ACCOUNT NO	
PAYMENT METHOD	
PAYMENT DATE	
ADDRESS	

BILL	
COMPANY	
CONTACTS	
ACCOUNT NO	
PAYMENT METHOD	
PAYMENT DATE	
ADDRESS	

BILL	
COMPANY	
CONTACTS	
ACCOUNT NO	
PAYMENT METHOD	
PAYMENT DATE	
ADDRESS	

BILL	
COMPANY	
CONTACTS	
ACCOUNT NO	
PAYMENT METHOD	
PAYMENT DATE	
ADDRESS	

BILL	
COMPANY	
CONTACTS	
ACCOUNT NO	
PAYMENT METHOD	
PAYMENT DATE	
ADDRESS	

BILL	
COMPANY	
CONTACTS	
ACCOUNT NO	
PAYMENT METHOD	
PAYMENT DATE	
ADDRESS	



Affirmations

- I am a money magnet, attracting wealth and abundance into my life effortlessly.
- Every day, I am expanding my financial knowledge and making informed decisions for my prosperity.
- I deserve to be financially free, and I am taking the necessary steps to achieve and maintain it.
- Money flows to me easily and abundantly, allowing me to live a life of comfort and joy.
- I am grateful for the abundance that surrounds me, and I attract more financial blessings every day.
- I release all negative beliefs about money and embrace a mindset of abundance and prosperity.
- Wealth and success are my birthright, and I claim them with confidence and gratitude.
- I am open to receiving unlimited prosperity from both expected and unexpected sources.
- My income is constantly increasing, and I am open to new opportunities that enhance my financial well-being.
- I am a master of my finances, and I manage my money wisely, allowing it to grow and multiply.
- I am aligned with the energy of wealth, and I attract lucrative opportunities effortlessly.
- I am worthy of financial success, and I am ready to step into a life of financial abundance.
- Money is a tool that allows me to live my best life, and I use it wisely and responsibly.
- I trust that God has already given me the power to get wealth and bring prosperity into my life.
- I am financially empowered, and I make choices that lead to a prosperous and fulfilling life.
- I release any fear or doubt about my financial future and embrace the infinite possibilities that await me.
- I am a money magnet, and my thoughts and actions align with the vibration of abundance.
- I am grateful for the money I have now and excited about the abundance that is on its way.
- My financial success is a reflection of my positive mindset and unwavering belief in my abilities.
- I am committed to creating and living a life of financial freedom, and I attract all the resources I need to achieve this goal.

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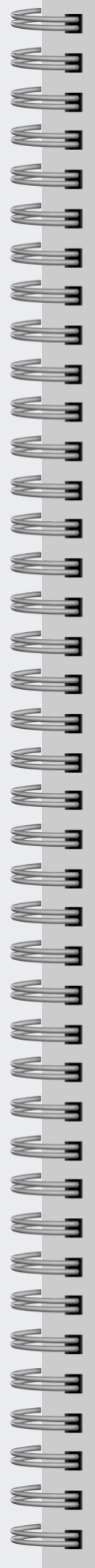
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A series of horizontal lines for writing, organized into 12 columns corresponding to the months of the year.



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