Money snapshot

Where you are today. No judgment, just numbers.



Date _____

Comes in each month

Pay	$
Side income	$
Benefits	$
Other	$
Total	$

What I have

Checking	$
Savings	$
Cash	$
Retirement	$
Total	$

Goes out each month

Housing	$
Utilities	$
Food	$
Transport	$
Insurance	$
Debt	$
Everything else	$
Total	$

What I owe

Credit cards	$
Car	$
Student loans	$
Medical	$
Mortgage	$
Other	$
	$
Total	$

The first thing I want to fix

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Money habits

Tick what you do already, then pick three to start.



Know your numbers

- [ ] I know my take-home pay
- [ ] I know my total bills
- [ ] I check my balance weekly
- [ ] I have a written budget
- [ ] I save every payday

Spend on purpose

- [ ] I pay bills on time
- [ ] I pay more than the minimum
- [ ] I compare prices
- [ ] I plan meals
- [ ] I wait before big purchases

Protect yourself

- [ ] I have $500 set aside
- [ ] I have one month of costs saved
- [ ] I have sinking funds
- [ ] I get my employer match
- [ ] I have a will or beneficiary set

Three habits I will start

1. _____
2. _____
3. _____

Habit tracker

Habit	1	2	3	4	5	6	7	8	9	10	11	12	13	14
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

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Money plan

Write what you plan to spend, then fill in the actual number as the month goes on.



Month _____ Year _____

Income

Item	Planned	Actual
Paycheck 1	$	$
Paycheck 2	$	$
Side income	$	$
	$	$
Total	$	$

Home

Item	Planned	Actual
Rent or mortgage	$	$
Electric and gas	$	$
Water and trash	$	$
Internet	$	$
Phone	$	$
Insurance	$	$
Total	$	$

Food

Item	Planned	Actual
Groceries	$	$
Eating out	$	$
	$	$
Total	$	$

Getting around

Item	Planned	Actual
Car payment	$	$
Gas	$	$
Repairs and parking	$	$
Total	$	$

Debt

Item	Planned	Actual
Credit card	$	$
Student loan	$	$
Total	$	$

Savings

Item	Planned	Actual
Emergency fund	$	$
Goal	$	$
Total	$	$

Personal

Item	Planned	Actual
Health	$	$
Clothes	$	$
Subscriptions	$	$
Fun	$	$
	$	$
Total	$	$

Income	Spending	Savings	Left over
$	$	$	$

Needs, wants and wishes

Sort before you spend.

Needs

Item	Cost
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
Total	$

Wants

Item	Cost
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
Total	$

Wishes

Item	Cost
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
Total	$

A need keeps you housed, fed, healthy or employed. A want makes life nicer. A wish can wait until you have saved for it.

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Financial goals worksheet

One goal per page. Be exact: a number and a date.



My goal	
How much it costs	
I want it by	
Already saved or paid	
Still to go	
Paydays until then	
Per payday Still to go divided by paydays	

Why I want it

What could get in the way

Steps

	Step	By	Done on
☐			
☐			
☐			
☐			
☐			
☐			
☐			

Progress

5% 10% 15% 20% 25% 30% 35% 40% 45% 50% 55% 60% 65% 70% 75% 80% 85% 90% 95% 100%

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Debt list

Every debt in one place. Smallest balance first for the snowball, highest rate first for the avalanche.



Date _____ Total owed $ _____ Extra each month $ _____

Order	Who I owe	Balance	Rate %	Minimum	Due day	Paid off
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
	Total	$		$		

Spending audit

Go through one month of statements.

Month _____ Year _____

Charge	Amount	Worth it	Cut	Cheaper option
	$	☐	☐	
	$	☐	☐	
	$	☐	☐	
	$	☐	☐	
	$	☐	☐	
	$	☐	☐	
	$	☐	☐	
	$	☐	☐	
	$	☐	☐	
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	$	☐	☐	
	$	☐	☐	
	$	☐	☐	
	$	☐	☐	
	$	☐	☐	
	$	☐	☐	
	$	☐	☐	

Total checked
$ _____

Could cut
$ _____

Per year
$ _____

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