

Small choices
today = big
freedom
tomorrow!

HOW TO USE YOUR BUDGET PLANNER



This planner will help you track your money, understand your spending, and reach your goals one month at a time!



GET STARTED



1. CHOOSE YOUR MONTH

Write the month you're planning for at the top.

2. WRITE YOUR BEGINNING BALANCE

This is the money you have at the start of the month.

3. TRACK EVERY TRANSACTION

Use the Transaction Log to record every dollar you earn, spend, or save.

4. ADD IT ALL UP

The summary boxes will help you see your totals and your progress at a glance!

Remember: A budget isn't about limiting you—it's about giving your money a purpose!

TRANSACTION LOG - HOW TO FILL IT OUT

DATE

Write the date of the transaction.

DESCRIPTION

Write what the money was for or where it came from.

TYPE

Write whether it was Income or **Expense**.

CATEGORY

Choose the category that best fits the transaction.

AMOUNT

Write the amount of money.

CATEGORY IDEAS

INCOME (Money You Receive)

- Allowance
- Gift
- Babysitting
- Part-Time Job
- Side Hustle
- Refund
- Cash Back
- Other

EXPENSES (Money You Spend)

- Needs (Food, Gas, School Supplies)
- Wants (Movies, Games, Shopping)
- Subscriptions (Spotify, Netflix, etc.)
- Savings / Investing
- Donations / Gifts
- Transportation
- Personal Care
- Other

TIPS FOR SUCCESS

- ✓ Be honest and consistent.
- ✓ Track every dollar, even the small stuff!
- ✓ Review your spending at the end of the month.
- ✓ Set goals and celebrate your progress.

Track it. Learn it. *Grow your future.*

www.thekreativelife.com

Track your money, understand your spending, and reach your goals!



1. *Journal of the American Medical Association*, 277, 1996, 1033-1036.

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Every dollar has a job. Track it!



Small choices today
lead to big freedom
tomorrow.



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GOALS & SAVINGS

Dream it. Save for it. Make it happen.

A goal without a plan is just a wish.



MY SAVINGS GOALS

What are you saving for? List your top 3 goals.

- GOAL:** _____ **GOAL AMOUNT:** \$ _____
PROGRESS: 0% 100%
- GOAL:** _____ **GOAL AMOUNT:** \$ _____
PROGRESS: 0% 100%
- GOAL:** _____ **GOAL AMOUNT:** \$ _____
PROGRESS: 0% 100%



ACTION STEPS



What can you do this month to get closer to your goals?

- _____ ☐
- _____ ☐
- _____ ☐



30-DAY SAVINGS CHALLENGE

Challenge yourself to save a little each day!

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

Each day you save, color in the circle!

Your Challenge Total: \$ _____



WHERE DID MY MONEY GO?

Review your spending by category from this month.

CATEGORY	AMOUNT SPENT (\$)	% OF TOTAL
• _____	\$ _____	_____%
• _____	\$ _____	_____%
• _____	\$ _____	_____%
• _____	\$ _____	_____%
• _____	\$ _____	_____%
• _____	\$ _____	_____%
TOTAL SPENT	\$ _____	100%



ONE GOAL FOR NEXT MONTH

My focus for next month:



YOU GOT THIS!

Small steps today lead to big dreams tomorrow.



Good habits today.

Financial freedom tomorrow.



REFLECTION & MONEY HABITS

Learn from today. Plan for a better tomorrow.

You're building habits that build freedom!



MONTHLY REFLECTION

Take a few minutes to reflect on your money this month.

1 What were my biggest wins this month?

2 Where did I struggle the most?

3 What surprised me about my spending?

4 What will I do differently next month?

WHERE DID MY MONEY GO?

What were your top 3 spending categories this month?

1 CATEGORY: AMOUNT: \$

2 CATEGORY: AMOUNT: \$

3 CATEGORY: AMOUNT: \$

MONEY HABIT CHECK-IN

Rate yourself this month:

Never Sometimes Often Always

I tracked my money consistently.

☐ ☐ ☐ ☐

I stayed within my budget (or close to it).

☐ ☐ ☐ ☐

I worked toward my savings goals.

☐ ☐ ☐ ☐

I made smart spending choices.

☐ ☐ ☐ ☐

I feel more in control of my money.

☐ ☐ ☐ ☐

WHAT I'M PROUD OF

What are you most proud of financially this month?

PLAN FOR NEXT MONTH

What will you focus on next month?

★ I will

★ I will

★ I will

AFFIRMATION

Write a positive reminder for yourself.

MONTHLY HABIT GOAL

One small habit can lead to big financial change.

My habit goal for next month:



REMEMBER:

Progress over perfection. Keep going, you're doing great!

Small choices today. Big freedom tomorrow.