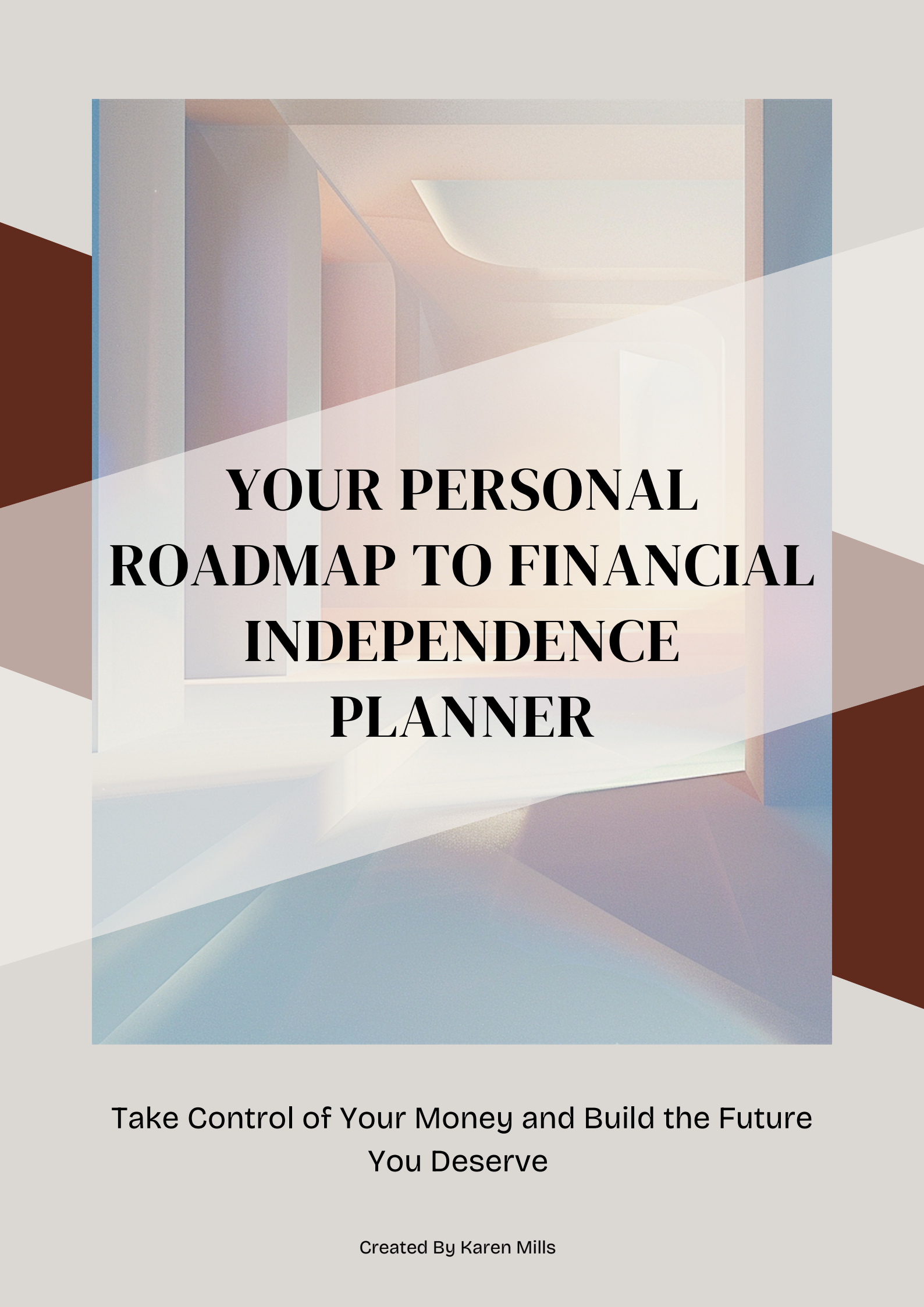




YOUR PERSONAL ROADMAP TO FINANCIAL INDEPENDENCE PLANNER

**Take Control of Your Money and Build the Future
You Deserve**

Created By Karen Mills

READY TO FINALLY TAKE CONTROL OF YOUR MONEY?

You've come to the right place. This Debt Freedom Roadmap Planner is your personal, step-by-step guide to clearing debt and building a more secure financial future, whether you're just starting out or ready to get serious about your money for the first time.

No jargon. No judgment. Just a clear, practical plan that actually works.

SO WHAT DOES FINANCIAL FREEDOM ACTUALLY MEAN?

It means having enough breathing room to live life on your own terms, not lying awake worrying about bills, not dreading payday, and not feeling trapped in a job you hate just to keep your head above water.

It's about making your money work for you, instead of the other way around.

WHY THIS PLANNER IS DIFFERENT

This isn't a generic money guide. It's been put together with real people in mind, people juggling debt, rising costs, and the daily pressure of making ends meet. You'll find straightforward guidance on the things that actually matter, from getting on top of your spending to building habits that create lasting change.

ONE THING TO KEEP IN MIND

This planner gives you the roadmap, but you're the one in the driving seat. The steps are here, the tools are here, and the support is here. What makes the difference is you deciding that enough is enough and taking that first step.

LET'S GET STARTED

Every section moves you closer to a life with less debt and more freedom. Take it at your own pace, be honest with yourself, and know that financial freedom isn't just possible, it's closer than you think.

YOU'VE GOT THIS.

LET'S MAKE IT HAPPEN.



SECTION 3

Your Vision

What does financial independence mean to you?

DESCRIBE IN YOUR OWN WORDS WHAT BEING FINANCIALLY
INDEPENDENT LOOKS LIKE IN YOUR LIFE.

Why do you seek financial independence?

REFLECT ON THE MOTIVATIONS OR LIFE GOALS DRIVING YOUR
PURSUIT OF FINANCIAL INDEPENDENCE.

What are your key financial goals?

LIST THE MAJOR FINANCIAL MILESTONES YOU AIM TO ACHIEVE ON
YOUR JOURNEY TO FINANCIAL INDEPENDENCE.

How do you envision your lifestyle post-financial independence?

IMAGINE AND DETAIL THE LIFESTYLE YOU WISH TO LEAD ONCE YOU ATTAIN FINANCIAL INDEPENDENCE.

What are your current financial strengths and weaknesses?

ASSESS YOUR FINANCIAL HABITS, SKILLS, AND CHALLENGES THAT MAY IMPACT YOUR JOURNEY TO FINANCIAL INDEPENDENCE.

What sacrifices are you willing to make for financial independence?

CONSIDER THE TRADE-OFFS OR LIFESTYLE CHANGES YOU ARE PREPARED TO UNDERTAKE TO ACHIEVE YOUR FINANCIAL GOALS.

How do you plan to generate passive income or grow your wealth?

OUTLINE YOUR STRATEGIES OR IDEAS FOR INCOME GENERATION AND WEALTH GROWTH THAT ALIGN WITH YOUR FINANCIAL INDEPENDENCE GOALS.

What does a financially secure future look like to you?

DEFINE WHAT SECURITY AND STABILITY MEAN TO YOU IN THE CONTEXT OF YOUR FINANCIAL FUTURE.

How will you measure your progress towards financial independence?

THINK ABOUT THE MILESTONES OR INDICATORS YOU WILL USE TO TRACK YOUR JOURNEY AND ASSESS YOUR SUCCESS IN ACHIEVING FINANCIAL INDEPENDENCE.



SECTION 2

Finance Audit

Income Summary

Income Source	Description	££ Amount
Employment Income	Salaries, Wages, Overtime, Bonuses, Part-Time Work	
Self-Employment Income	Business Profits, Freelance Earnings, Side Hustles	
Investment Income	Dividends, Interest, Rental Income, Capital Gains	
Retirement Income	Social Security, Pensions, Retirement Account Distributions	
Government Benefits	Unemployment, Disability, Welfare Benefits	
Passive Income Sources	Royalties, Trust Fund Earnings, Limited Partnerships	
Miscellaneous Income	Alimony, Child Support, Scholarships, Lottery Winnings	
Rental and Real Estate	Room/House Rent, Real Estate Investment Income	

Expenses Summary

Category	Specific Expenses	££ Amount
Housing Expenses	Rent/Mortgage, Property Taxes, Insurance, Maintenance, Utilities	
Food and Groceries	Grocery Shopping, Dining Out, Takeaway/Delivery	
Transportation Costs	Car Payments, Auto Insurance, Fuel, Public Transit, Maintenance	
Healthcare	Insurance Premiums, Medical Expenses, Prescriptions, Dental, Vision	
Debt Payments	Credit Cards, Student Loans, Personal Loans	
Savings and Investments	Emergency Fund, Retirement Savings, Other Investments	
Childcare and Education	Daycare/Babysitting, Tuition, School Supplies, Activities	
Entertainment and Recreation	Cable/Streaming, Hobbies, Events, Subscriptions	
Clothing and Personal Care	Clothing, Laundry, Haircuts, Grooming, Cosmetics	
Household Supplies and Services	Cleaning Supplies, Goods, Lawn Care, Cleaning Services	
Insurance Premiums	Life, Disability, Other Specialty Insurance	
Telecommunications	Cell Phone, Internet, Landline Phone	
Gifts and Donations	Gifts, Charitable Donations	
Miscellaneous Expenses	Pet Care, Postage, Bank Fees	
Travel and Vacations	Accommodation, Travel Tickets, Travel Insurance	

Summary

TOTAL MONTHLY INCOME



TOTAL MONTHLY EXPENSES



What insights have you gained?

REFLECT ON ANY NEW UNDERSTANDINGS OR SURPRISES
YOU DISCOVERED ABOUT YOUR FINANCIAL SITUATION
THROUGH THIS AUDIT.

Summary

How do your spending patterns align with your financial goals?

CONSIDER WHETHER YOUR CURRENT SPENDING HABITS SUPPORT OR HINDER YOUR PROGRESS TOWARDS YOUR LONG-TERM FINANCIAL OBJECTIVES.

Are there areas where you can reduce expenses?

IDENTIFY SPECIFIC CATEGORIES OR ITEMS WHERE YOU SEE POTENTIAL FOR COST SAVINGS.

Summary

How sustainable is your current financial strategy?

EVALUATE THE LONG-TERM SUSTAINABILITY OF YOUR INCOME STREAMS AND SPENDING HABITS.

Financial Red Flags

WHAT ARE THE MAIN AREAS YOU FEEL YOU ARE SPENDING TOO MUCH IN



RED FLAG



RED FLAG



RED FLAG



Setting Goals

INCREASE WEEKLY INCOME BY...

$\times 52 =$

EXTRA
YEARLY
INCOME

CUT WEEKLY EXPENSES BY...

$\times 52 =$

YEARLY
SAVINGS



Total Saving

YOUR SAVING GOAL

$\div 52 =$

WEEKLY
SAVINGS
TARGET

YOUR INVESTMENT GOAL

$\div 52 =$

WEEKLY
INVESTMENT
TARGET



SECTION 3

Saving Plan

Yearly Saving Challenge

Week	Amount to Save (£)	Total Savings Accumulated (£)
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		
Goal		

Week	Amount to Save (£)	Total Savings Accumulated (£)
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		
Actual		

Debt Payoff Tracker

MONTH		DEBT 1	DEBT 2	DEBT 3	DEBT 4	DEBT 5
	BEG. BALANCE					
JANUARY	PAYMENT					
	BALANCE					
FEBRUARY	PAYMENT					
	BALANCE					
MARCH	PAYMENT					
	BALANCE					
APRIL	PAYMENT					
	BALANCE					
MAY	PAYMENT					
	BALANCE					
JUNE	PAYMENT					
	BALANCE					
JULY	PAYMENT					
	BALANCE					
AUGUST	PAYMENT					
	BALANCE					
SEPTEMBER	PAYMENT					
	BALANCE					
OCTOBER	PAYMENT					
	BALANCE					
NOVEMBER	PAYMENT					
	BALANCE					
DECEMBER	PAYMENT					
	END BALANCE					

TRACKER

[illegible]



SECTION 4

Weekly Finance Tracker

Monday

 BUDGET	
--	--

 ACTUAL SPEND	
---	--

Category	££ Amount
Housing Expenses	
Food and Groceries	
Transportation Costs	
Healthcare	
Debt Payments	
Savings and Investments	
Childcare and Education	
Entertainment and Recreation	
Clothing and Personal Care	
Household Supplies and Services	
Insurance Premiums	
Telecommunications	
Gifts and Donations	
Miscellaneous Expenses	
Travel and Vacations	

SAVING WINS




CURRENT PROMOTIONS (%) (BUSINESSES OFFERING DISCOUNTS)
--

Tuesday

 BUDGET	
--	--

 ACTUAL SPEND	
---	--

Category	\$\$ Amount
Housing Expenses	
Food and Groceries	
Transportation Costs	
Healthcare	
Debt Payments	
Savings and Investments	
Childcare and Education	
Entertainment and Recreation	
Clothing and Personal Care	
Household Supplies and Services	
Insurance Premiums	
Telecommunications	
Gifts and Donations	
Miscellaneous Expenses	
Travel and Vacations	

SAVING WINS	
	
	
	

**CURRENT
PROMOTIONS (%)**
(BUSINESSES OFFERING DISCOUNTS)

Wednesday

 BUDGET	
--	--

 ACTUAL SPEND	
---	--

Category	\$\$ Amount
Housing Expenses	
Food and Groceries	
Transportation Costs	
Healthcare	
Debt Payments	
Savings and Investments	
Childcare and Education	
Entertainment and Recreation	
Clothing and Personal Care	
Household Supplies and Services	
Insurance Premiums	
Telecommunications	
Gifts and Donations	
Miscellaneous Expenses	
Travel and Vacations	

SAVING WINS	
	
	
	

CURRENT PROMOTIONS (%) (BUSINESSES OFFERING DISCOUNTS)
--

Thursday

 BUDGET	
--	--

 ACTUAL SPEND	
---	--

Category	\$\$ Amount
Housing Expenses	
Food and Groceries	
Transportation Costs	
Healthcare	
Debt Payments	
Savings and Investments	
Childcare and Education	
Entertainment and Recreation	
Clothing and Personal Care	
Household Supplies and Services	
Insurance Premiums	
Telecommunications	
Gifts and Donations	
Miscellaneous Expenses	
Travel and Vacations	

SAVING WINS




CURRENT PROMOTIONS (%) (BUSINESSES OFFERING DISCOUNTS)
--

Friday

 BUDGET	
--	--

 ACTUAL SPEND	
---	--

Category	\$\$ Amount
Housing Expenses	
Food and Groceries	
Transportation Costs	
Healthcare	
Debt Payments	
Savings and Investments	
Childcare and Education	
Entertainment and Recreation	
Clothing and Personal Care	
Household Supplies and Services	
Insurance Premiums	
Telecommunications	
Gifts and Donations	
Miscellaneous Expenses	
Travel and Vacations	

SAVING WINS




CURRENT PROMOTIONS (%) (BUSINESSES OFFERING DISCOUNTS)

Saturday

 BUDGET	
--	--

 ACTUAL SPEND	
---	--

Category	\$\$ Amount
Housing Expenses	
Food and Groceries	
Transportation Costs	
Healthcare	
Debt Payments	
Savings and Investments	
Childcare and Education	
Entertainment and Recreation	
Clothing and Personal Care	
Household Supplies and Services	
Insurance Premiums	
Telecommunications	
Gifts and Donations	
Miscellaneous Expenses	
Travel and Vacations	

SAVING WINS




CURRENT PROMOTIONS (%) (BUSINESSES OFFERING DISCOUNTS)

Sunday

 BUDGET	
--	--

 ACTUAL SPEND	
---	--

Category	\$\$ Amount
Housing Expenses	
Food and Groceries	
Transportation Costs	
Healthcare	
Debt Payments	
Savings and Investments	
Childcare and Education	
Entertainment and Recreation	
Clothing and Personal Care	
Household Supplies and Services	
Insurance Premiums	
Telecommunications	
Gifts and Donations	
Miscellaneous Expenses	
Travel and Vacations	

SAVING WINS




CURRENT PROMOTIONS (%) (BUSINESSES OFFERING DISCOUNTS)
--



SECTION 5

Your Financially Focused Year

Yearly Finances

FINANCIAL GOALS

YEAR	INCOME GOAL
NET WORTH	NET WORTH GOAL
SAVINGS	SAVINGS GOAL
DEBTS	DEBTS GOAL
INVESTMENTS <i>current</i>	INVESTMENTS <i>goal</i>

	INCOME	EXPENSES	SAVINGS	DEBT PAID	OTHER
JAN					
FEB					
MAR					
APR					
MAY					
JUN					
JUL					
AUG					
SEP					
OCT					
NOV					
DEC					

MONTH 1

January

January

MONTHLY BUDGET

UTILITIES	DATE	AMOUNT
TOTAL		

HEALTH	DATE	AMOUNT
TOTAL		

DEBT	DATE	AMOUNT
TOTAL		

OTHER	DATE	AMOUNT
TOTAL		

PERSONAL	DATE	AMOUNT
TOTAL		

INCOME	DATE	AMOUNT
TOTAL		

GROCERIES	DATE	AMOUNT
TOTAL		

SAVINGS	DATE	AMOUNT
TOTAL		

EATING OUT	DATE	AMOUNT
TOTAL		

SUMMARY	AMOUNT
EXPENSES	
INCOME	
TOTAL	

Spending Tracker

[illegible]

Net Worth Growth

 Investments	NAME	VALUE

 Savings	ACCOUNT	AMOUNT

 Other Assets	NAME	VALUE

Monthly Budget Review

BAL. FROM LAST MONTH

MY BIGGEST FINANCIAL ACHIEVEMENTS THIS MONTH

TOTAL INCOME

TOTAL EXPENSES

DID I STICK TO MY MONTHLY BUDGET? IF NOT,
WHAT CAUSED ANY OVERSPENDING?

DIFFERENCE

TOTAL SAVINGS

DID I ACHIEVE MY FINANCIAL GOALS THIS MONTH?

BALANCE FORWARD

WHAT ARE MY LEARNINGS?

WHAT TO IMPROVE?

MONTH 2

February

February

MONTHLY BUDGET

UTILITIES	DATE	AMOUNT
TOTAL		

HEALTH	DATE	AMOUNT
TOTAL		

DEBT	DATE	AMOUNT
TOTAL		

OTHER	DATE	AMOUNT
TOTAL		

PERSONAL	DATE	AMOUNT
TOTAL		

INCOME	DATE	AMOUNT
TOTAL		

GROCERIES	DATE	AMOUNT
TOTAL		

SAVINGS	DATE	AMOUNT
TOTAL		

EATING OUT	DATE	AMOUNT
TOTAL		

SUMMARY	AMOUNT
EXPENSES	
INCOME	
TOTAL	

Spending Tracker

[illegible]

Net Worth Growth

 Investments	NAME	VALUE

 Savings	ACCOUNT	AMOUNT

 Other Assets	NAME	VALUE

Monthly Budget Review

BAL. FROM LAST MONTH

MY BIGGEST FINANCIAL ACHIEVEMENTS THIS MONTH

TOTAL INCOME

TOTAL EXPENSES

DID I STICK TO MY MONTHLY BUDGET? IF NOT,
WHAT CAUSED ANY OVERSPENDING?

DIFFERENCE

TOTAL SAVINGS

DID I ACHIEVE MY FINANCIAL GOALS THIS MONTH?

BALANCE FORWARD

WHAT ARE MY LEARNINGS?

WHAT TO IMPROVE?

MONTH 3

March

March

MONTHLY BUDGET

UTILITIES	DATE	AMOUNT
TOTAL		

HEALTH	DATE	AMOUNT
TOTAL		

DEBT	DATE	AMOUNT
TOTAL		

OTHER	DATE	AMOUNT
TOTAL		

PERSONAL	DATE	AMOUNT
TOTAL		

INCOME	DATE	AMOUNT
TOTAL		

GROCERIES	DATE	AMOUNT
TOTAL		

SAVINGS	DATE	AMOUNT
TOTAL		

EATING OUT	DATE	AMOUNT
TOTAL		

SUMMARY	AMOUNT
EXPENSES	
INCOME	
TOTAL	

Spending Tracker

[illegible]

Net Worth Growth

 Investments	NAME	VALUE

 Savings	ACCOUNT	AMOUNT

 Other Assets	NAME	VALUE

Monthly Budget Review

BAL. FROM LAST MONTH

MY BIGGEST FINANCIAL ACHIEVEMENTS THIS MONTH

TOTAL INCOME

TOTAL EXPENSES

DID I STICK TO MY MONTHLY BUDGET? IF NOT,
WHAT CAUSED ANY OVERSPENDING?

DIFFERENCE

TOTAL SAVINGS

DID I ACHIEVE MY FINANCIAL GOALS THIS MONTH?

BALANCE FORWARD

WHAT ARE MY LEARNINGS?

WHAT TO IMPROVE?

MONTH 4

April

April

MONTHLY BUDGET

UTILITIES	DATE	AMOUNT
TOTAL		

HEALTH	DATE	AMOUNT
TOTAL		

DEBT	DATE	AMOUNT
TOTAL		

OTHER	DATE	AMOUNT
TOTAL		

PERSONAL	DATE	AMOUNT
TOTAL		

INCOME	DATE	AMOUNT
TOTAL		

GROCERIES	DATE	AMOUNT
TOTAL		

SAVINGS	DATE	AMOUNT
TOTAL		

EATING OUT	DATE	AMOUNT
TOTAL		

SUMMARY	AMOUNT
EXPENSES	
INCOME	
TOTAL	

Spending Tracker

[illegible]

Net Worth Growth

 Investments	NAME	VALUE

 Savings	ACCOUNT	AMOUNT

 Other Assets	NAME	VALUE

Monthly Budget Review

BAL. FROM LAST MONTH

MY BIGGEST FINANCIAL ACHIEVEMENTS THIS MONTH

TOTAL INCOME

TOTAL EXPENSES

DID I STICK TO MY MONTHLY BUDGET? IF NOT,
WHAT CAUSED ANY OVERSPENDING?

DIFFERENCE

TOTAL SAVINGS

DID I ACHIEVE MY FINANCIAL GOALS THIS MONTH?

BALANCE FORWARD

WHAT ARE MY LEARNINGS?

WHAT TO IMPROVE?

MONTH 5

May

May

MONTHLY BUDGET

UTILITIES	DATE	AMOUNT
TOTAL		

HEALTH	DATE	AMOUNT
TOTAL		

DEBT	DATE	AMOUNT
TOTAL		

OTHER	DATE	AMOUNT
TOTAL		

PERSONAL	DATE	AMOUNT
TOTAL		

INCOME	DATE	AMOUNT
TOTAL		

GROCERIES	DATE	AMOUNT
TOTAL		

SAVINGS	DATE	AMOUNT
TOTAL		

EATING OUT	DATE	AMOUNT
TOTAL		

SUMMARY	AMOUNT
EXPENSES	
INCOME	
TOTAL	

Spending Tracker

[illegible]

Net Worth Growth

 Investments	NAME	VALUE

 Savings	ACCOUNT	AMOUNT

 Other Assets	NAME	VALUE

Monthly Budget Review

BAL. FROM LAST MONTH

MY BIGGEST FINANCIAL ACHIEVEMENTS THIS MONTH

TOTAL INCOME

TOTAL EXPENSES

DID I STICK TO MY MONTHLY BUDGET? IF NOT,
WHAT CAUSED ANY OVERSPENDING?

DIFFERENCE

TOTAL SAVINGS

DID I ACHIEVE MY FINANCIAL GOALS THIS MONTH?

BALANCE FORWARD

WHAT ARE MY LEARNINGS?

WHAT TO IMPROVE?

MONTH 6

June

June

MONTHLY BUDGET

UTILITIES	DATE	AMOUNT
TOTAL		

HEALTH	DATE	AMOUNT
TOTAL		

DEBT	DATE	AMOUNT
TOTAL		

OTHER	DATE	AMOUNT
TOTAL		

PERSONAL	DATE	AMOUNT
TOTAL		

INCOME	DATE	AMOUNT
TOTAL		

GROCERIES	DATE	AMOUNT
TOTAL		

SAVINGS	DATE	AMOUNT
TOTAL		

EATING OUT	DATE	AMOUNT
TOTAL		

SUMMARY	AMOUNT
EXPENSES	
INCOME	
TOTAL	

Spending Tracker

[illegible]

Net Worth Growth

 Investments	NAME	VALUE

 Savings	ACCOUNT	AMOUNT

 Other Assets	NAME	VALUE

Monthly Budget Review

BAL. FROM LAST MONTH

MY BIGGEST FINANCIAL ACHIEVEMENTS THIS MONTH

TOTAL INCOME

TOTAL EXPENSES

DID I STICK TO MY MONTHLY BUDGET? IF NOT,
WHAT CAUSED ANY OVERSPENDING?

DIFFERENCE

TOTAL SAVINGS

DID I ACHIEVE MY FINANCIAL GOALS THIS MONTH?

BALANCE FORWARD

WHAT ARE MY LEARNINGS?

WHAT TO IMPROVE?

MONTH 7

July

July

MONTHLY BUDGET

UTILITIES	DATE	AMOUNT
TOTAL		

HEALTH	DATE	AMOUNT
TOTAL		

DEBT	DATE	AMOUNT
TOTAL		

OTHER	DATE	AMOUNT
TOTAL		

PERSONAL	DATE	AMOUNT
TOTAL		

INCOME	DATE	AMOUNT
TOTAL		

GROCERIES	DATE	AMOUNT
TOTAL		

SAVINGS	DATE	AMOUNT
TOTAL		

EATING OUT	DATE	AMOUNT
TOTAL		

SUMMARY	AMOUNT
EXPENSES	
INCOME	
TOTAL	

Spending Tracker

[illegible]

Net Worth Growth

 Investments	NAME	VALUE

 Savings	ACCOUNT	AMOUNT

 Other Assets	NAME	VALUE

Monthly Budget Review

BAL. FROM LAST MONTH

MY BIGGEST FINANCIAL ACHIEVEMENTS THIS MONTH

TOTAL INCOME

TOTAL EXPENSES

DID I STICK TO MY MONTHLY BUDGET? IF NOT,
WHAT CAUSED ANY OVERSPENDING?

DIFFERENCE

TOTAL SAVINGS

DID I ACHIEVE MY FINANCIAL GOALS THIS MONTH?

BALANCE FORWARD

WHAT ARE MY LEARNINGS?

WHAT TO IMPROVE?

MONTH 8

August

August

MONTHLY BUDGET

UTILITIES	DATE	AMOUNT
TOTAL		

HEALTH	DATE	AMOUNT
TOTAL		

DEBT	DATE	AMOUNT
TOTAL		

OTHER	DATE	AMOUNT
TOTAL		

PERSONAL	DATE	AMOUNT
TOTAL		

INCOME	DATE	AMOUNT
TOTAL		

GROCERIES	DATE	AMOUNT
TOTAL		

SAVINGS	DATE	AMOUNT
TOTAL		

EATING OUT	DATE	AMOUNT
TOTAL		

SUMMARY	AMOUNT
EXPENSES	
INCOME	
TOTAL	

Spending Tracker

[illegible]

Net Worth Growth

 Investments	NAME	VALUE

 Savings	ACCOUNT	AMOUNT

 Other Assets	NAME	VALUE

Monthly Budget Review

BAL. FROM LAST MONTH

MY BIGGEST FINANCIAL ACHIEVEMENTS THIS MONTH

TOTAL INCOME

TOTAL EXPENSES

DID I STICK TO MY MONTHLY BUDGET? IF NOT,
WHAT CAUSED ANY OVERSPENDING?

DIFFERENCE

TOTAL SAVINGS

DID I ACHIEVE MY FINANCIAL GOALS THIS MONTH?

BALANCE FORWARD

WHAT ARE MY LEARNINGS?

WHAT TO IMPROVE?

MONTH 9

September

September

MONTHLY BUDGET

UTILITIES	DATE	AMOUNT
TOTAL		

HEALTH	DATE	AMOUNT
TOTAL		

DEBT	DATE	AMOUNT
TOTAL		

OTHER	DATE	AMOUNT
TOTAL		

PERSONAL	DATE	AMOUNT
TOTAL		

INCOME	DATE	AMOUNT
TOTAL		

GROCERIES	DATE	AMOUNT
TOTAL		

SAVINGS	DATE	AMOUNT
TOTAL		

EATING OUT	DATE	AMOUNT
TOTAL		

SUMMARY	AMOUNT
EXPENSES	
INCOME	
TOTAL	

Spending Tracker

[illegible]

Net Worth Growth

 Investments	NAME	VALUE

 Savings	ACCOUNT	AMOUNT

 Other Assets	NAME	VALUE

Monthly Budget Review

BAL. FROM LAST MONTH

MY BIGGEST FINANCIAL ACHIEVEMENTS THIS MONTH

TOTAL INCOME

TOTAL EXPENSES

DID I STICK TO MY MONTHLY BUDGET? IF NOT,
WHAT CAUSED ANY OVERSPENDING?

DIFFERENCE

TOTAL SAVINGS

DID I ACHIEVE MY FINANCIAL GOALS THIS MONTH?

BALANCE FORWARD

WHAT ARE MY LEARNINGS?

WHAT TO IMPROVE?

MONTH 10

October

October

MONTHLY BUDGET

UTILITIES	DATE	AMOUNT
TOTAL		

HEALTH	DATE	AMOUNT
TOTAL		

DEBT	DATE	AMOUNT
TOTAL		

OTHER	DATE	AMOUNT
TOTAL		

PERSONAL	DATE	AMOUNT
TOTAL		

INCOME	DATE	AMOUNT
TOTAL		

GROCERIES	DATE	AMOUNT
TOTAL		

SAVINGS	DATE	AMOUNT
TOTAL		

EATING OUT	DATE	AMOUNT
TOTAL		

SUMMARY	AMOUNT
EXPENSES	
INCOME	
TOTAL	

Spending Tracker

[illegible]

Net Worth Growth

 Investments	NAME	VALUE

 Savings	ACCOUNT	AMOUNT

 Other Assets	NAME	VALUE

Monthly Budget Review

BAL. FROM LAST MONTH

MY BIGGEST FINANCIAL ACHIEVEMENTS THIS MONTH

TOTAL INCOME

TOTAL EXPENSES

DID I STICK TO MY MONTHLY BUDGET? IF NOT,
WHAT CAUSED ANY OVERSPENDING?

DIFFERENCE

TOTAL SAVINGS

DID I ACHIEVE MY FINANCIAL GOALS THIS MONTH?

BALANCE FORWARD

WHAT ARE MY LEARNINGS?

WHAT TO IMPROVE?

MONTH 11

November

November

MONTHLY BUDGET

UTILITIES	DATE	AMOUNT
TOTAL		

HEALTH	DATE	AMOUNT
TOTAL		

DEBT	DATE	AMOUNT
TOTAL		

OTHER	DATE	AMOUNT
TOTAL		

PERSONAL	DATE	AMOUNT
TOTAL		

INCOME	DATE	AMOUNT
TOTAL		

GROCERIES	DATE	AMOUNT
TOTAL		

SAVINGS	DATE	AMOUNT
TOTAL		

EATING OUT	DATE	AMOUNT
TOTAL		

SUMMARY	AMOUNT
EXPENSES	
INCOME	
TOTAL	

Spending Tracker

[illegible]

Net Worth Growth

 Investments	NAME	VALUE

 Savings	ACCOUNT	AMOUNT

 Other Assets	NAME	VALUE

Monthly Budget Review

BAL. FROM LAST MONTH

MY BIGGEST FINANCIAL ACHIEVEMENTS THIS MONTH

TOTAL INCOME

TOTAL EXPENSES

DID I STICK TO MY MONTHLY BUDGET? IF NOT,
WHAT CAUSED ANY OVERSPENDING?

DIFFERENCE

TOTAL SAVINGS

DID I ACHIEVE MY FINANCIAL GOALS THIS MONTH?

BALANCE FORWARD

WHAT ARE MY LEARNINGS?

WHAT TO IMPROVE?

MONTH 12

December

December

MONTHLY BUDGET

UTILITIES	DATE	AMOUNT
TOTAL		

HEALTH	DATE	AMOUNT
TOTAL		

DEBT	DATE	AMOUNT
TOTAL		

OTHER	DATE	AMOUNT
TOTAL		

PERSONAL	DATE	AMOUNT
TOTAL		

INCOME	DATE	AMOUNT
TOTAL		

GROCERIES	DATE	AMOUNT
TOTAL		

SAVINGS	DATE	AMOUNT
TOTAL		

EATING OUT	DATE	AMOUNT
TOTAL		

SUMMARY	AMOUNT
EXPENSES	
INCOME	
TOTAL	

Spending Tracker

[illegible]

Net Worth Growth

 Investments	NAME	VALUE

 Savings	ACCOUNT	AMOUNT

 Other Assets	NAME	VALUE

Monthly Budget Review

BAL. FROM LAST MONTH

MY BIGGEST FINANCIAL ACHIEVEMENTS THIS MONTH

TOTAL INCOME

TOTAL EXPENSES

DID I STICK TO MY MONTHLY BUDGET? IF NOT,
WHAT CAUSED ANY OVERSPENDING?

DIFFERENCE

TOTAL SAVINGS

DID I ACHIEVE MY FINANCIAL GOALS THIS MONTH?

BALANCE FORWARD

WHAT ARE MY LEARNINGS?

WHAT TO IMPROVE?

**"THE FUTURE BELONGS TO THOSE WHO BELIEVE IN THE
BEAUTY OF THEIR DREAMS." – ELEANOR ROOSEVELT**

Karen Mills