MY LBD

LITTLE BUDGET DIARY

MY GOALS

ONE-YEAR

1.

2.

3.

THREE-YEAR

1.

2.

3.

FIVE-YEAR

1.

2.

3.

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SEVEN-YEAR

1.

2.

3.

TEN-YEAR

1.

2.

3.

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FINANCIAL SNAPSHOT

MONTHLY INCOME

Salary: $_____
Investment Income: $_____
Additional Income: $_____

TOTAL MONTHLY INCOME: $_____

ASSETS

CURRENT ASSETS:

Checking Account: $_____
Savings Account: $_____
Money Market Account: $_____
Short-Term CDs: $_____

NON CURRENT ASSETS:

Long-Term CDs: $_____
Stocks & Bonds: $_____
Retirement Account: $_____
Owned Home: $_____
Owned Vehicle: $_____
Jewelry, Art, Etc.: $_____

TOTAL ASSETS: $_____

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LIABILITIES

CURRENT LIABILITIES:

Credit Card Debt: $_____

LONG-TERM LIABILITIES:

Mortgage: $_____
Student Loans: $_____
Auto Loans: $_____
Other Loans: $_____

TOTAL LIABILITIES: $_____

Total Assets - Total Liabilities = Net Worth: $_____

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JANUARY

GOALS FOR THIS MONTH

1.

2.

3.

NOTES

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ESSENTIALS

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ESSENTIALS

Add up all of your spending in each category to calculate totals for the month.

LIVING:

Mortgage or rent: $_____
Real estate taxes: $_____
Home repairs/maintenance: $_____
Home improvements: $_____

UTILITIES:

Electric: $_____
Gas: $_____
Water: $_____
Phone: $_____
Internet: $_____
Cable: $_____

FOOD:

Groceries: $_____
Takeout: $_____

TRANSPORTATION:

Car payment: $_____
Gas: $_____
Fees/routine maintenance/repairs: $_____
Public transportation/taxis: $_____

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INSURANCES:

Health Insurance: $_____
Life Insurance: $_____
Homeowner's/renter's Insurance: $_____
Auto Insurance: $_____

APPEARANCE:

Necessary clothing/accessories: $_____
Necessary grooming: $_____

HOME REQUIREMENTS:

Misc. household items (light bulbs, cleaning, etc,): $_____

TOTAL ESSENTIAL EXPENSES: $_____

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ENDGAME

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ENDGAME

Add up all of your savings in each category to calculate totals for the month.

RETIREMENT:

401(K): $_____
Roth IRA: $_____
Other retirement savings: $_____

HOME:

Upgrading/downgrading home: $_____

EDUCATION:

Master's Degree, continued education: $_____

CAREER CHANGE:

Networking events, seed money: $_____

CHILDREN:

Basic expenses: $_____
Education: $_____

TOTAL ENDGAME EXPENSES: $_____

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EXTRAS

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EXTRAS

Add up all of your spending in each category to calculate totals for the month.

GOING OUT:

Restaurants: $_____
Bars: $_____

ENTERTAINMENT:

Movies: $_____
Museums/other cultural activities: $_____

VACATIONS/TRAVEL:

Flights: $_____
Hotels: $_____
Other travel expenses: $_____

WARDROBE:

Non-essential clothing and accessories: $_____

BEAUTY:

Mani/pedi: $_____
Salon visits: $_____

FITNESS:

Gym membership: $_____
Fitness classes (yoga, spin, etc.): $_____

TOTAL EXTRAS EXPENSES: $_____

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RECAP

HOW DID YOU DO THIS MONTH?

THE ESSENTIALS:

Total spending: $_____

THE ENDGAME:

Total saving: $_____

THE EXTRAS:

Total spending: $_____

TOTAL EXPENSES: $_____

Total monthly income - total expenses = : $_____

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FEBRUARY

GOALS FOR THIS MONTH

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2.

3.

NOTES

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ESSENTIALS

Add up all of your spending in each category to calculate totals for the month.

LIVING:

Mortgage or rent: $_____
Real estate taxes: $_____
Home repairs/maintenance: $_____
Home improvements: $_____

UTILITIES:

Electric: $_____
Gas: $_____
Water: $_____
Phone: $_____
Internet: $_____
Cable: $_____

FOOD:

Groceries: $_____
Takeout: $_____

TRANSPORTATION:

Car payment: $_____
Gas: $_____
Fees/routine maintenance/repairs: $_____
Public transportation/taxis: $_____

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INSURANCES:

Health Insurance: $_____
Life Insurance: $_____
Homeowner's/renter's Insurance: $_____
Auto Insurance: $_____

APPEARANCE:

Necessary clothing/accessories: $_____
Necessary grooming: $_____

HOME REQUIREMENTS:

Misc. household items (light bulbs, cleaning, etc,): $_____

TOTAL ESSENTIAL EXPENSES: $_____

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ENDGAME

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ENDGAME

Add up all of your savings in each category to calculate totals for the month.

RETIREMENT:

401(K): $_____
Roth IRA: $_____
Other retirement savings: $_____

HOME:

Upgrading/downgrading home: $_____

EDUCATION:

Master's Degree, continued education: $_____

CAREER CHANGE:

Networking events, seed money: $_____

CHILDREN:

Basic expenses: $_____
Education: $_____

TOTAL ENDGAME EXPENSES: $_____

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EXTRAS

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EXTRAS

Add up all of your spending in each category to calculate totals for the month.

GOING OUT:

Restaurants: $_____
Bars: $_____

ENTERTAINMENT:

Movies: $_____
Museums/other cultural activities: $_____

VACATIONS/TRAVEL:

Flights: $_____
Hotels: $_____
Other travel expenses: $_____

WARDROBE:

Non-essential clothing and accessories: $_____

BEAUTY:

Mani/pedi: $_____
Salon visits: $_____

FITNESS:

Gym membership: $_____
Fitness classes (yoga, spin, etc.): $_____

TOTAL EXTRAS EXPENSES: $_____

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RECAP

HOW DID YOU DO THIS MONTH?

THE ESSENTIALS:

Total spending: $_____

THE ENDGAME:

Total saving: $_____

THE EXTRAS:

Total spending: $_____

TOTAL EXPENSES: $_____

Total monthly income - total expenses = : $_____

*Positive Number = In the **black**!*

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MARCH

GOALS FOR THIS MONTH

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2.

3.

NOTES

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ESSENTIALS

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ESSENTIALS

Add up all of your spending in each category to calculate totals for the month.

LIVING:

Mortgage or rent: $_____
Real estate taxes: $_____
Home repairs/maintenance: $_____
Home improvements: $_____

UTILITIES:

Electric: $_____
Gas: $_____
Water: $_____
Phone: $_____
Internet: $_____
Cable: $_____

FOOD:

Groceries: $_____
Takeout: $_____

TRANSPORTATION:

Car payment: $_____
Gas: $_____
Fees/routine maintenance/repairs: $_____
Public transportation/taxis: $_____

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INSURANCES:

Health Insurance: $_____
Life Insurance: $_____
Homeowner's/renter's Insurance: $_____
Auto Insurance: $_____

APPEARANCE:

Necessary clothing/accessories: $_____
Necessary grooming: $_____

HOME REQUIREMENTS:

Misc. household items (light bulbs, cleaning, etc,): $_____

TOTAL ESSENTIAL EXPENSES: $_____

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ENDGAME

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ENDGAME

Add up all of your savings in each category to calculate totals for the month.

RETIREMENT:

401(K): $_____
Roth IRA: $_____
Other retirement savings: $_____

HOME:

Upgrading/downgrading home: $_____

EDUCATION:

Master's Degree, continued education: $_____

CAREER CHANGE:

Networking events, seed money: $_____

CHILDREN:

Basic expenses: $_____
Education: $_____

TOTAL ENDGAME EXPENSES: $_____

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EXTRAS

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EXTRAS

Add up all of your spending in each category to calculate totals for the month.

GOING OUT:

Restaurants: $_____
Bars: $_____

ENTERTAINMENT:

Movies: $_____
Museums/other cultural activities: $_____

VACATIONS/TRAVEL:

Flights: $_____
Hotels: $_____
Other travel expenses: $_____

WARDROBE:

Non-essential clothing and accessories: $_____

BEAUTY:

Mani/pedi: $_____
Salon visits: $_____

FITNESS:

Gym membership: $_____
Fitness classes (yoga, spin, etc.): $_____

TOTAL EXTRAS EXPENSES: $_____

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RECAP

HOW DID YOU DO THIS MONTH?

THE ESSENTIALS:

Total spending: $_____

THE ENDGAME:

Total saving: $_____

THE EXTRAS:

Total spending: $_____

TOTAL EXPENSES: $_____

Total monthly income - total expenses = : $_____

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APRIL

GOALS FOR THIS MONTH

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2.

3.

NOTES

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ESSENTIALS

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ESSENTIALS

Add up all of your spending in each category to calculate totals for the month.

LIVING:

Mortgage or rent: $_____
Real estate taxes: $_____
Home repairs/maintenance: $_____
Home improvements: $_____

UTILITIES:

Electric: $_____
Gas: $_____
Water: $_____
Phone: $_____
Internet: $_____
Cable: $_____

FOOD:

Groceries: $_____
Takeout: $_____

TRANSPORTATION:

Car payment: $_____
Gas: $_____
Fees/routine maintenance/repairs: $_____
Public transportation/taxis: $_____

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INSURANCES:

Health Insurance: $_____
Life Insurance: $_____
Homeowner's/renter's Insurance: $_____
Auto Insurance: $_____

APPEARANCE:

Necessary clothing/accessories: $_____
Necessary grooming: $_____

HOME REQUIREMENTS:

Misc. household items (light bulbs, cleaning, etc,): $_____

TOTAL ESSENTIAL EXPENSES: $_____

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ENDGAME

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ENDGAME

Add up all of your savings in each category to calculate totals for the month.

RETIREMENT:

401(K): $_____
Roth IRA: $_____
Other retirement savings: $_____

HOME:

Upgrading/downgrading home: $_____

EDUCATION:

Master's Degree, continued education: $_____

CAREER CHANGE:

Networking events, seed money: $_____

CHILDREN:

Basic expenses: $_____
Education: $_____

TOTAL ENDGAME EXPENSES: $_____

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EXTRAS

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EXTRAS

Add up all of your spending in each category to calculate totals for the month.

GOING OUT:

Restaurants: $_____
Bars: $_____

ENTERTAINMENT:

Movies: $_____
Museums/other cultural activities: $_____

VACATIONS/TRAVEL:

Flights: $_____
Hotels: $_____
Other travel expenses: $_____

WARDROBE:

Non-essential clothing and accessories: $_____

BEAUTY:

Mani/pedi: $_____
Salon visits: $_____

FITNESS:

Gym membership: $_____
Fitness classes (yoga, spin, etc.): $_____

TOTAL EXTRAS EXPENSES: $_____

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RECAP

HOW DID YOU DO THIS MONTH?

THE ESSENTIALS:

Total spending: $_____

THE ENDGAME:

Total saving: $_____

THE EXTRAS:

Total spending: $_____

TOTAL EXPENSES: $_____

Total monthly income - total expenses = : $_____

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MAY

GOALS FOR THIS MONTH

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ESSENTIALS

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ESSENTIALS

Add up all of your spending in each category to calculate totals for the month.

LIVING:

Mortgage or rent: $_____
Real estate taxes: $_____
Home repairs/maintenance: $_____
Home improvements: $_____

UTILITIES:

Electric: $_____
Gas: $_____
Water: $_____
Phone: $_____
Internet: $_____
Cable: $_____

FOOD:

Groceries: $_____
Takeout: $_____

TRANSPORTATION:

Car payment: $_____
Gas: $_____
Fees/routine maintenance/repairs: $_____
Public transportation/taxis: $_____

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INSURANCES:

Health Insurance: $_____
Life Insurance: $_____
Homeowner's/renter's Insurance: $_____
Auto Insurance: $_____

APPEARANCE:

Necessary clothing/accessories: $_____
Necessary grooming: $_____

HOME REQUIREMENTS:

Misc. household items (light bulbs, cleaning, etc,): $_____

TOTAL ESSENTIAL EXPENSES: $_____

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ENDGAME

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ENDGAME

Add up all of your savings in each category to calculate totals for the month.

RETIREMENT:

401(K): $_____
Roth IRA: $_____
Other retirement savings: $_____

HOME:

Upgrading/downgrading home: $_____

EDUCATION:

Master's Degree, continued education: $_____

CAREER CHANGE:

Networking events, seed money: $_____

CHILDREN:

Basic expenses: $_____
Education: $_____

TOTAL ENDGAME EXPENSES: $_____

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EXTRAS

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EXTRAS

Add up all of your spending in each category to calculate totals for the month.

GOING OUT:

Restaurants: $_____
Bars: $_____

ENTERTAINMENT:

Movies: $_____
Museums/other cultural activities: $_____

VACATIONS/TRAVEL:

Flights: $_____
Hotels: $_____
Other travel expenses: $_____

WARDROBE:

Non-essential clothing and accessories: $_____

BEAUTY:

Mani/pedi: $_____
Salon visits: $_____

FITNESS:

Gym membership: $_____
Fitness classes (yoga, spin, etc.): $_____

TOTAL EXTRAS EXPENSES: $_____

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RECAP

HOW DID YOU DO THIS MONTH?

THE ESSENTIALS:

Total spending: $_____

THE ENDGAME:

Total saving: $_____

THE EXTRAS:

Total spending: $_____

TOTAL EXPENSES: $_____

Total monthly income - total expenses = : $_____

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JUNE

GOALS FOR THIS MONTH

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2.

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NOTES

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ESSENTIALS

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ESSENTIALS

Add up all of your spending in each category to calculate totals for the month.

LIVING:

Mortgage or rent: $_____
Real estate taxes: $_____
Home repairs/maintenance: $_____
Home improvements: $_____

UTILITIES:

Electric: $_____
Gas: $_____
Water: $_____
Phone: $_____
Internet: $_____
Cable: $_____

FOOD:

Groceries: $_____
Takeout: $_____

TRANSPORTATION:

Car payment: $_____
Gas: $_____
Fees/routine maintenance/repairs: $_____
Public transportation/taxis: $_____

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INSURANCES:

Health Insurance: $_____
Life Insurance: $_____
Homeowner's/renter's Insurance: $_____
Auto Insurance: $_____

APPEARANCE:

Necessary clothing/accessories: $_____
Necessary grooming: $_____

HOME REQUIREMENTS:

Misc. household items (light bulbs, cleaning, etc,): $_____

TOTAL ESSENTIAL EXPENSES: $_____

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ENDGAME

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ENDGAME

Add up all of your savings in each category to calculate totals for the month.

RETIREMENT:

401(K): $_____
Roth IRA: $_____
Other retirement savings: $_____

HOME:

Upgrading/downgrading home: $_____

EDUCATION:

Master's Degree, continued education: $_____

CAREER CHANGE:

Networking events, seed money: $_____

CHILDREN:

Basic expenses: $_____
Education: $_____

TOTAL ENDGAME EXPENSES: $_____

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EXTRAS

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EXTRAS

Add up all of your spending in each category to calculate totals for the month.

GOING OUT:

Restaurants: $_____
Bars: $_____

ENTERTAINMENT:

Movies: $_____
Museums/other cultural activities: $_____

VACATIONS/TRAVEL:

Flights: $_____
Hotels: $_____
Other travel expenses: $_____

WARDROBE:

Non-essential clothing and accessories: $_____

BEAUTY:

Mani/pedi: $_____
Salon visits: $_____

FITNESS:

Gym membership: $_____
Fitness classes (yoga, spin, etc.): $_____

TOTAL EXTRAS EXPENSES: $_____

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RECAP

HOW DID YOU DO THIS MONTH?

THE ESSENTIALS:

Total spending: $_____

THE ENDGAME:

Total saving: $_____

THE EXTRAS:

Total spending: $_____

TOTAL EXPENSES: $_____

Total monthly income - total expenses = : $_____

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JULY

GOALS FOR THIS MONTH

1.

2.

3.

NOTES

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ESSENTIALS

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ESSENTIALS

Add up all of your spending in each category to calculate totals for the month.

LIVING:

Mortgage or rent: $_____
Real estate taxes: $_____
Home repairs/maintenance: $_____
Home improvements: $_____

UTILITIES:

Electric: $_____
Gas: $_____
Water: $_____
Phone: $_____
Internet: $_____
Cable: $_____

FOOD:

Groceries: $_____
Takeout: $_____

TRANSPORTATION:

Car payment: $_____
Gas: $_____
Fees/routine maintenance/repairs: $_____
Public transportation/taxis: $_____

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INSURANCES:

Health Insurance: $_____
Life Insurance: $_____
Homeowner's/renter's Insurance: $_____
Auto Insurance: $_____

APPEARANCE:

Necessary clothing/accessories: $_____
Necessary grooming: $_____

HOME REQUIREMENTS:

Misc. household items (light bulbs, cleaning, etc,): $_____

TOTAL ESSENTIAL EXPENSES: $_____

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ENDGAME

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ENDGAME

Add up all of your savings in each category to calculate totals for the month.

RETIREMENT:

401(K): $_____
Roth IRA: $_____
Other retirement savings: $_____

HOME:

Upgrading/downgrading home: $_____

EDUCATION:

Master's Degree, continued education: $_____

CAREER CHANGE:

Networking events, seed money: $_____

CHILDREN:

Basic expenses: $_____
Education: $_____

TOTAL ENDGAME EXPENSES: $_____

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EXTRAS

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EXTRAS

Add up all of your spending in each category to calculate totals for the month.

GOING OUT:

Restaurants: $_____
Bars: $_____

ENTERTAINMENT:

Movies: $_____
Museums/other cultural activities: $_____

VACATIONS/TRAVEL:

Flights: $_____
Hotels: $_____
Other travel expenses: $_____

WARDROBE:

Non-essential clothing and accessories: $_____

BEAUTY:

Mani/pedi: $_____
Salon visits: $_____

FITNESS:

Gym membership: $_____
Fitness classes (yoga, spin, etc.): $_____

TOTAL EXTRAS EXPENSES: $_____

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RECAP

HOW DID YOU DO THIS MONTH?

THE ESSENTIALS:

Total spending: $_____

THE ENDGAME:

Total saving: $_____

THE EXTRAS:

Total spending: $_____

TOTAL EXPENSES: $_____

Total monthly income - total expenses = : $_____

*Positive Number = In the **black**!*

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AUGUST

GOALS FOR THIS MONTH

1.

2.

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NOTES

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ESSENTIALS

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ESSENTIALS

Add up all of your spending in each category to calculate totals for the month.

LIVING:

Mortgage or rent: $_____
Real estate taxes: $_____
Home repairs/maintenance: $_____
Home improvements: $_____

UTILITIES:

Electric: $_____
Gas: $_____
Water: $_____
Phone: $_____
Internet: $_____
Cable: $_____

FOOD:

Groceries: $_____
Takeout: $_____

TRANSPORTATION:

Car payment: $_____
Gas: $_____
Fees/routine maintenance/repairs: $_____
Public transportation/taxis: $_____

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INSURANCES:

Health Insurance: $_____
Life Insurance: $_____
Homeowner's/renter's Insurance: $_____
Auto Insurance: $_____

APPEARANCE:

Necessary clothing/accessories: $_____
Necessary grooming: $_____

HOME REQUIREMENTS:

Misc. household items (light bulbs, cleaning, etc,): $_____

TOTAL ESSENTIAL EXPENSES: $_____

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ENDGAME

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ENDGAME

Add up all of your savings in each category to calculate totals for the month.

RETIREMENT:

401(K): $_____
Roth IRA: $_____
Other retirement savings: $_____

HOME:

Upgrading/downgrading home: $_____

EDUCATION:

Master's Degree, continued education: $_____

CAREER CHANGE:

Networking events, seed money: $_____

CHILDREN:

Basic expenses: $_____
Education: $_____

TOTAL ENDGAME EXPENSES: $_____

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EXTRAS

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EXTRAS

Add up all of your spending in each category to calculate totals for the month.

GOING OUT:

Restaurants: $_____
Bars: $_____

ENTERTAINMENT:

Movies: $_____
Museums/other cultural activities: $_____

VACATIONS/TRAVEL:

Flights: $_____
Hotels: $_____
Other travel expenses: $_____

WARDROBE:

Non-essential clothing and accessories: $_____

BEAUTY:

Mani/pedi: $_____
Salon visits: $_____

FITNESS:

Gym membership: $_____
Fitness classes (yoga, spin, etc.): $_____

TOTAL EXTRAS EXPENSES: $_____

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RECAP

HOW DID YOU DO THIS MONTH?

THE ESSENTIALS:

Total spending: $_____

THE ENDGAME:

Total saving: $_____

THE EXTRAS:

Total spending: $_____

TOTAL EXPENSES: $_____

Total monthly income - total expenses = : $_____

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SEPTEMBER

GOALS FOR THIS MONTH

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NOTES

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ESSENTIALS

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ESSENTIALS

Add up all of your spending in each category to calculate totals for the month.

LIVING:

Mortgage or rent: $_____
Real estate taxes: $_____
Home repairs/maintenance: $_____
Home improvements: $_____

UTILITIES:

Electric: $_____
Gas: $_____
Water: $_____
Phone: $_____
Internet: $_____
Cable: $_____

FOOD:

Groceries: $_____
Takeout: $_____

TRANSPORTATION:

Car payment: $_____
Gas: $_____
Fees/routine maintenance/repairs: $_____
Public transportation/taxis: $_____

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INSURANCES:

Health Insurance: $_____
Life Insurance: $_____
Homeowner's/renter's Insurance: $_____
Auto Insurance: $_____

APPEARANCE:

Necessary clothing/accessories: $_____
Necessary grooming: $_____

HOME REQUIREMENTS:

Misc. household items (light bulbs, cleaning, etc,): $_____

TOTAL ESSENTIAL EXPENSES: $_____

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ENDGAME

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ENDGAME

Add up all of your savings in each category to calculate totals for the month.

RETIREMENT:

401(K): $_____
Roth IRA: $_____
Other retirement savings: $_____

HOME:

Upgrading/downgrading home: $_____

EDUCATION:

Master's Degree, continued education: $_____

CAREER CHANGE:

Networking events, seed money: $_____

CHILDREN:

Basic expenses: $_____
Education: $_____

TOTAL ENDGAME EXPENSES: $_____

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EXTRAS

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EXTRAS

Add up all of your spending in each category to calculate totals for the month.

GOING OUT:

Restaurants: $_____
Bars: $_____

ENTERTAINMENT:

Movies: $_____
Museums/other cultural activities: $_____

VACATIONS/TRAVEL:

Flights: $_____
Hotels: $_____
Other travel expenses: $_____

WARDROBE:

Non-essential clothing and accessories: $_____

BEAUTY:

Mani/pedi: $_____
Salon visits: $_____

FITNESS:

Gym membership: $_____
Fitness classes (yoga, spin, etc.): $_____

TOTAL EXTRAS EXPENSES: $_____

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RECAP

HOW DID YOU DO THIS MONTH?

THE ESSENTIALS:

Total spending: $_____

THE ENDGAME:

Total saving: $_____

THE EXTRAS:

Total spending: $_____

TOTAL EXPENSES: $_____

Total monthly income - total expenses = : $_____

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OCTOBER

GOALS FOR THIS MONTH

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NOTES

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ESSENTIALS

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ESSENTIALS

Add up all of your spending in each category to calculate totals for the month.

LIVING:

Mortgage or rent: $_____
Real estate taxes: $_____
Home repairs/maintenance: $_____
Home improvements: $_____

UTILITIES:

Electric: $_____
Gas: $_____
Water: $_____
Phone: $_____
Internet: $_____
Cable: $_____

FOOD:

Groceries: $_____
Takeout: $_____

TRANSPORTATION:

Car payment: $_____
Gas: $_____
Fees/routine maintenance/repairs: $_____
Public transportation/taxis: $_____

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INSURANCES:

Health Insurance: $_____
Life Insurance: $_____
Homeowner's/renter's Insurance: $_____
Auto Insurance: $_____

APPEARANCE:

Necessary clothing/accessories: $_____
Necessary grooming: $_____

HOME REQUIREMENTS:

Misc. household items (light bulbs, cleaning, etc,): $_____

TOTAL ESSENTIAL EXPENSES: $_____

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ENDGAME

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ENDGAME

Add up all of your savings in each category to calculate totals for the month.

RETIREMENT:

401(K): $_____
Roth IRA: $_____
Other retirement savings: $_____

HOME:

Upgrading/downgrading home: $_____

EDUCATION:

Master's Degree, continued education: $_____

CAREER CHANGE:

Networking events, seed money: $_____

CHILDREN:

Basic expenses: $_____
Education: $_____

TOTAL ENDGAME EXPENSES: $_____

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EXTRAS

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EXTRAS

Add up all of your spending in each category to calculate totals for the month.

GOING OUT:

Restaurants: $_____
Bars: $_____

ENTERTAINMENT:

Movies: $_____
Museums/other cultural activities: $_____

VACATIONS/TRAVEL:

Flights: $_____
Hotels: $_____
Other travel expenses: $_____

WARDROBE:

Non-essential clothing and accessories: $_____

BEAUTY:

Mani/pedi: $_____
Salon visits: $_____

FITNESS:

Gym membership: $_____
Fitness classes (yoga, spin, etc.): $_____

TOTAL EXTRAS EXPENSES: $_____

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RECAP

HOW DID YOU DO THIS MONTH?

THE ESSENTIALS:

Total spending: $_____

THE ENDGAME:

Total saving: $_____

THE EXTRAS:

Total spending: $_____

TOTAL EXPENSES: $_____

Total monthly income - total expenses = : $_____

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NOVEMBER

GOALS FOR THIS MONTH

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NOTES

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ESSENTIALS

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ESSENTIALS

Add up all of your spending in each category to calculate totals for the month.

LIVING:

Mortgage or rent: $_____
Real estate taxes: $_____
Home repairs/maintenance: $_____
Home improvements: $_____

UTILITIES:

Electric: $_____
Gas: $_____
Water: $_____
Phone: $_____
Internet: $_____
Cable: $_____

FOOD:

Groceries: $_____
Takeout: $_____

TRANSPORTATION:

Car payment: $_____
Gas: $_____
Fees/routine maintenance/repairs: $_____
Public transportation/taxis: $_____

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INSURANCES:

Health Insurance: $_____
Life Insurance: $_____
Homeowner's/renter's Insurance: $_____
Auto Insurance: $_____

APPEARANCE:

Necessary clothing/accessories: $_____
Necessary grooming: $_____

HOME REQUIREMENTS:

Misc. household items (light bulbs, cleaning, etc,): $_____

TOTAL ESSENTIAL EXPENSES: $_____

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ENDGAME

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ENDGAME

Add up all of your savings in each category to calculate totals for the month.

RETIREMENT:

401(K): $_____
Roth IRA: $_____
Other retirement savings: $_____

HOME:

Upgrading/downgrading home: $_____

EDUCATION:

Master's Degree, continued education: $_____

CAREER CHANGE:

Networking events, seed money: $_____

CHILDREN:

Basic expenses: $_____
Education: $_____

TOTAL ENDGAME EXPENSES: $_____

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EXTRAS

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EXTRAS

Add up all of your spending in each category to calculate totals for the month.

GOING OUT:

Restaurants: $_____
Bars: $_____

ENTERTAINMENT:

Movies: $_____
Museums/other cultural activities: $_____

VACATIONS/TRAVEL:

Flights: $_____
Hotels: $_____
Other travel expenses: $_____

WARDROBE:

Non-essential clothing and accessories: $_____

BEAUTY:

Mani/pedi: $_____
Salon visits: $_____

FITNESS:

Gym membership: $_____
Fitness classes (yoga, spin, etc.): $_____

TOTAL EXTRAS EXPENSES: $_____

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RECAP

HOW DID YOU DO THIS MONTH?

THE ESSENTIALS:

Total spending: $_____

THE ENDGAME:

Total saving: $_____

THE EXTRAS:

Total spending: $_____

TOTAL EXPENSES: $_____

Total monthly income - total expenses = : $_____

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DECEMBER

GOALS FOR THIS MONTH

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NOTES

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ESSENTIALS

Add up all of your spending in each category to calculate totals for the month.

LIVING:

Mortgage or rent: $_____
Real estate taxes: $_____
Home repairs/maintenance: $_____
Home improvements: $_____

UTILITIES:

Electric: $_____
Gas: $_____
Water: $_____
Phone: $_____
Internet: $_____
Cable: $_____

FOOD:

Groceries: $_____
Takeout: $_____

TRANSPORTATION:

Car payment: $_____
Gas: $_____
Fees/routine maintenance/repairs: $_____
Public transportation/taxis: $_____

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INSURANCES:

Health Insurance: $_____
Life Insurance: $_____
Homeowner's/renter's Insurance: $_____
Auto Insurance: $_____

APPEARANCE:

Necessary clothing/accessories: $_____
Necessary grooming: $_____

HOME REQUIREMENTS:

Misc. household items (light bulbs, cleaning, etc,): $_____

TOTAL ESSENTIAL EXPENSES: $_____

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ENDGAME

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ENDGAME

Add up all of your savings in each category to calculate totals for the month.

RETIREMENT:

401(K): $_____
Roth IRA: $_____
Other retirement savings: $_____

HOME:

Upgrading/downgrading home: $_____

EDUCATION:

Master's Degree, continued education: $_____

CAREER CHANGE:

Networking events, seed money: $_____

CHILDREN:

Basic expenses: $_____
Education: $_____

TOTAL ENDGAME EXPENSES: $_____

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EXTRAS

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EXTRAS

Add up all of your spending in each category to calculate totals for the month.

GOING OUT:

Restaurants: $_____
Bars: $_____

ENTERTAINMENT:

Movies: $_____
Museums/other cultural activities: $_____

VACATIONS/TRAVEL:

Flights: $_____
Hotels: $_____
Other travel expenses: $_____

WARDROBE:

Non-essential clothing and accessories: $_____

BEAUTY:

Mani/pedi: $_____
Salon visits: $_____

FITNESS:

Gym membership: $_____
Fitness classes (yoga, spin, etc.): $_____

TOTAL EXTRAS EXPENSES: $_____

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RECAP

HOW DID YOU DO THIS MONTH?

THE ESSENTIALS:

Total spending: $_____

THE ENDGAME:

Total saving: $_____

THE EXTRAS:

Total spending: $_____

TOTAL EXPENSES: $_____

Total monthly income - total expenses = : $_____

*Positive Number = In the **black**!*

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