

MY LBD

LITTLE BUDGET DIARY



MY GOALS

ONE-YEAR

1.

2.

3.

THREE-YEAR

1.

2.

3.

FIVE-YEAR

1.

2.

3.

SEVEN-YEAR

1.

2.

3.

TEN-YEAR

1.

2.

3.

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: \$ _____

LIABILITIES

CURRENT LIABILITIES:

Credit Card Debt: \$ _____

LONG-TERM LIABILITIES:

Mortgage: \$ _____

Student Loans: \$ _____

Auto Loans: \$ _____

Other Loans: \$ _____

TOTAL LIABILITIES: \$ _____

Total Assets - Total Liabilities = Net Worth: \$ _____

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

*Negative Number = In the **red!***

JANUARY

GOALS FOR THIS MONTH

1.

2.

3.

NOTES

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: \$ _____

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: \$ _____

ENDGAME

Jot down all of your savings...then add it up at the end of the month!

N.

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: \$ _____

EXTRAS

Jot down all of your spending throughout the day...then add it up at the end of the month!

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: \$ _____

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!***

*Negative Number = In the **red!***

FEBRUARY

GOALS FOR THIS MONTH

1.

2.

3.

NOTES

ESSENTIALS

Jot down all of your spending throughout the day...then add it up at the end of the month!

N.

N.

N.

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: \$ _____

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: \$ _____

ENDGAME

Jot down all of your savings...then add it up at the end of the month!

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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: \$ _____

EXTRAS

Jot down all of your spending throughout the day...then add it up at the end of the month!

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: \$ _____

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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*Negative Number = In the **red!***

MARCH

GOALS FOR THIS MONTH

1.

2.

3.

NOTES

ESSENTIALS

Jot down all of your spending throughout the day...then add it up at the end of the month!

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: \$ _____

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: \$ _____

ENDGAME

Jot down all of your savings...then add it up at the end of the month!

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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: \$ _____

EXTRAS

Jot down all of your spending throughout the day...then add it up at the end of the month!

N.

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: \$ _____

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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*Negative Number = In the **red!***

APRIL

GOALS FOR THIS MONTH

1.

2.

3.

NOTES

ESSENTIALS

Jot down all of your spending throughout the day...then add it up at the end of the month!

N.

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: \$ _____

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: \$ _____

ENDGAME

Jot down all of your savings...then add it up at the end of the month!

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: \$ _____

EXTRAS

Jot down all of your spending throughout the day...then add it up at the end of the month!

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: \$ _____

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!***

*Negative Number = In the **red!***

MAY

GOALS FOR THIS MONTH

1.

2.

3.

NOTES

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: \$ _____

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: \$ _____

ENDGAME

Jot down all of your savings...then add it up at the end of the month!

N.

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: \$ _____

EXTRAS

Jot down all of your spending throughout the day...then add it up at the end of the month!

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: \$ _____

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!***

*Negative Number = In the **red!***

JUNE

GOALS FOR THIS MONTH

1.

2.

3.

NOTES

ESSENTIALS

Jot down all of your spending throughout the day...then add it up at the end of the month!

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: \$ _____

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: \$ _____

ENDGAME

Jot down all of your savings...then add it up at the end of the month!

N.

LITTLE BUDGET DIARY

N.

N.

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: \$ _____

EXTRAS

Jot down all of your spending throughout the day...then add it up at the end of the month!

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: \$ _____

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!***

*Negative Number = In the **red!***

JULY

GOALS FOR THIS MONTH

1.

2.

3.

NOTES

ESSENTIALS

Jot down all of your spending throughout the day...then add it up at the end of the month!

N.

LITTLE BUDGET DIARY

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: \$ _____

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: \$ _____

ENDGAME

Jot down all of your savings...then add it up at the end of the month!

N.

N.

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: \$ _____

EXTRAS

Jot down all of your spending throughout the day...then add it up at the end of the month!

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: \$ _____

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Non-essential clothing and accessories: \$ _____

BEAUTY:

Mani/pedi: \$ _____

Salon visits: \$ _____

FITNESS:

Gym membership: \$ _____

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

TOTAL EXTRAS EXPENSES: \$ _____

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.

3.

NOTES

ESSENTIALS

Jot down all of your spending throughout the day...then add it up at the end of the month!

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: \$ _____

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: \$ _____

ENDGAME

Jot down all of your savings...then add it up at the end of the month!

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: \$ _____

EXTRAS

Jot down all of your spending throughout the day...then add it up at the end of the month!

N.

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: \$ _____

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

1.

2.

3.

NOTES

ESSENTIALS

Jot down all of your spending throughout the day...then add it up at the end of the month!

N.

N.

LITTLE BUDGET DIARY

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: \$ _____

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

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: \$ _____

EXTRAS

Jot down all of your spending throughout the day...then add it up at the end of the month!

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: \$ _____

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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OCTOBER

GOALS FOR THIS MONTH

1.

2.

3.

NOTES

ESSENTIALS

Jot down all of your spending throughout the day...then add it up at the end of the month!

N.

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: \$ _____

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: \$ _____

ENDGAME

Jot down all of your savings...then add it up at the end of the month!

N.

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: \$ _____

EXTRAS

Jot down all of your spending throughout the day...then add it up at the end of the month!

N.

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: \$ _____

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!***

*Negative Number = In the **red!***

NOVEMBER

GOALS FOR THIS MONTH

1.

2.

3.

NOTES

ESSENTIALS

Jot down all of your spending throughout the day...then add it up at the end of the month!

N.

N.

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: \$ _____

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: \$ _____

ENDGAME

Jot down all of your savings...then add it up at the end of the month!

N.

LITTLE BUDGET DIARY

N.

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: \$ _____

EXTRAS

Jot down all of your spending throughout the day...then add it up at the end of the month!

N.

N.

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: \$ _____

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!***

*Negative Number = In the **red!***

DECEMBER

GOALS FOR THIS MONTH

1.

2.

3.

NOTES

ESSENTIALS

Jot down all of your spending throughout the day...then add it up at the end of the month!

N.

ESSENTIALS

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

LIVING:

Mortgage or rent: \$ _____
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Home repairs/maintenance: \$ _____
Home improvements: \$ _____

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

FOOD:

Groceries: \$ _____
Takeout: \$ _____

TRANSPORTATION:

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

TOTAL ESSENTIAL EXPENSES: \$ _____

ENDGAME

Jot down all of your savings...then add it up at the end of the month!

N.

N.

LITTLE BUDGET DIARY

N.

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: \$ _____

EXTRAS

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EXTRAS

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GOING OUT:

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Bars: \$ _____

ENTERTAINMENT:

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

VACATIONS/TRAVEL:

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

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BEAUTY:

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Salon visits: \$ _____

FITNESS:

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

TOTAL EXTRAS EXPENSES: \$ _____

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!***

*Negative Number = In the **red!***

N I C O L E . L A P I N

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