

GIVE EVERY DOLLAR A PURPOSE.

Use this monthly map to organize what comes in, decide what must go out, and intentionally direct money toward saving, investing, debt reduction, and the priorities you are building.

1 MONTHLY INCOME

INCOME SOURCE	EXPECTED \$	ACTUAL \$	DIFFERENCE

2 ESSENTIAL EXPENSES

EXPENSE	PLANNED \$	ACTUAL \$	DIFFERENCE

3 FLEXIBLE SPENDING

CATEGORY	PLANNED \$	ACTUAL \$	DIFFERENCE

4 BUILDING ALLOCATIONS

Direct money toward the areas that strengthen your financial foundation and future.

PRIORITY	PLANNED \$	ACTUAL \$	NOTES
Emergency / cash reserve			
Debt reduction			
Investing			
Business / income building			
Other long-term goal			

5 MONTHLY MONEY SNAPSHOT

TOTAL INCOME \$ _____	TOTAL SPENDING \$ _____	TOTAL BUILDING \$ _____	MONEY REMAINING \$ _____
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6 PRIORITY CHECK

Where did my money follow my priorities this month?

Where did I spend more than I intended?

What one adjustment would make next month's plan stronger?

7 NEXT MONTH'S DECISION

The one financial priority I will fund first next month is:

Amount I intend to direct toward it: \$ _____

Target date: _____

MONEY WITHOUT DIRECTION GETS SPENT.

Give your dollars a job before the month gives them one.