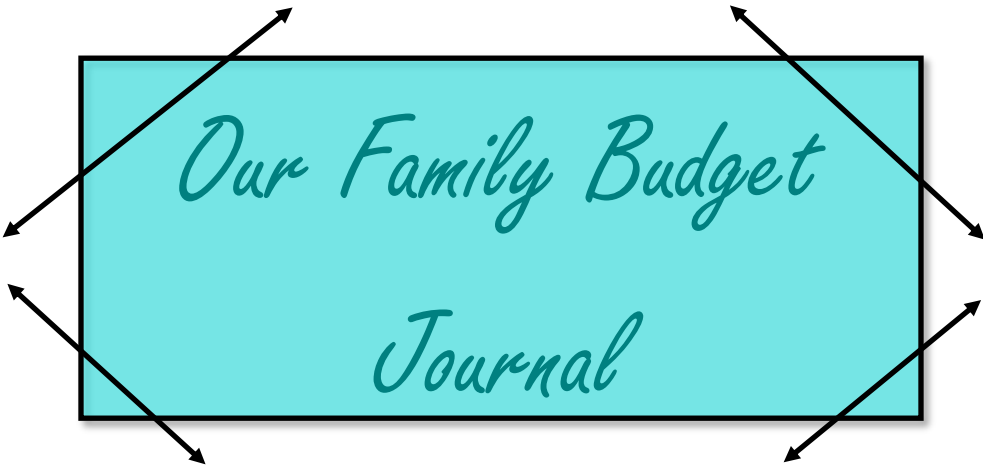




*Our Family Budget
Journal*



Saving Your Way to

Financial Success



In This Journal You'll Find...

- ~ Journal prompts to help you understand your spending habits.
- ~ Savings goal recording sheets to ensure that this budget works for you.
- ~ Budgeting discussion and journal prompts.
- ~ Expense and income recording sheets (with extra sheets at the end for expense or income changes)
- ~ Spending and savings tips.
- ~ 12 months of budget tracking to help you achieve your goals!

"A budget is more than just a series of numbers on a page;

it is an embodiment of

Our values"

Barack Obama

Lets talk About Spending...

How would you describe your family's spending habits (are you naturally savers or spenders? Do you follow a budget or fly by the seat of your pants?

What things that you like to spend money on? What things do you think are necessary to keep spending money on? What things are unnecessary? (Neither is right or wrong)

Let's talk about Saving...

What is your goal for budgeting? (To save money for a vacation, a or a new house? To build an emergency savings plan? To be smarter about the way your family manages money?)

If savings is your goal, you will first need to write down a specific & achievable outcome.

I want to save \$_____ by _____ (Date)

Let's Talk About Budgeting...

Sometimes a healthy budget requires cutting out some things that you normally spend money on. What are some regular purchases do you think you may need to cut back on to achieve you savings goal that you specified?

Budgeting isn't always about going without! What are you willing to keep in your budget?

Let's Talk About Income...

List your monthly income sources with totals

Total Income = \$ _____

Subtract Total Expenses— \$ _____

Total Left
Over

Is the total left over enough to reach your goal in the time you wanted?

(Refer back to page 3)



YES! _____

NO! _____

(Go back and reassess expenses until you have a total left over that you are comfortable with)

Congratulations!

Below are some spending & saving tips that will help you to stay on track and feel richer than you are!

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- ~ Keep at least \$1,000 for emergencies in savings at all times
 - ~ Use cash to buy everyday items
 - ~ Plan ahead for upcoming expenses
 - ~ Don't use credit cards
 - ~ Try to save at least 10% of your income every month
 - ~ Buy used and cheap when you can
 - ~ Buy only what you planned to buy (don't buy just because something is on sale)
 - ~ Never grocery shop on an empty stomach
 - ~ Never make impulse buys
- 

Month 1...

Total Amount in Savings = \$ _____

Were you able to stay on budget?

Which parts of your budget did you do amazing at this month?

Which things about your budget will you rock next month?



Month 2...

Total Amount in Savings = \$ _____

Were you able to stay on budget?

Which parts of your budget did you do amazing at this month?

Which things about your budget will you rock next month?



Month 3...

Total Amount in Savings = \$ _____

Were you able to stay on budget?

Which parts of your budget did you do amazing at this month?

Which things about your budget will you rock next month?



Month 4...

Total Amount in Savings = \$ _____

Were you able to stay on budget?

Which parts of your budget did you do amazing at this month?

Which things about your budget will you rock next month?



Month 5...

Total Amount in Savings = \$ _____

Were you able to stay on budget?

Which parts of your budget did you do amazing at this month?

Which things about your budget will you rock next month?



Month 6...

Total Amount in Savings = \$ _____

Were you able to stay on budget?

Which parts of your budget did you do amazing at this month?

Which things about your budget will you rock next month?



Month 7...

Total Amount in Savings = \$ _____

Were you able to stay on budget?

Which parts of your budget did you do amazing at this month?

Which things about your budget will you rock next month?



Month 8...

Total Amount in Savings = \$ _____

Were you able to stay on budget?

Which parts of your budget did you do amazing at this month?

Which things about your budget will you rock next month?



Month 9...

Total Amount in Savings = \$ _____

Were you able to stay on budget?

Which parts of your budget did you do amazing at this month?

Which things about your budget will you rock next month?



Month 10...

Total Amount in Savings = \$ _____

Were you able to stay on budget?

Which parts of your budget did you do amazing at this month?

Which things about your budget will you rock next month?



Month 11...

Total Amount in Savings = \$ _____

Were you able to stay on budget?

Which parts of your budget did you do amazing at this month?

Which things about your budget will you rock next month?



Month 12...

Total Amount in Savings = \$ _____

Were you able to stay on budget?

Which parts of your budget did you do amazing at this month?

Which things about your budget will you rock next month?

Congratulations! You did it!



Extra Income Sheet...

List your monthly income sources with totals

Total Income = \$ _____

Subtract Total Expenses — \$ _____

Total Left
Over

Is the total left over enough to reach your goal in the time you wanted?

(Refer back to page 3)

YES! _____

NO! _____

(Go back and reassess expenses until you have a total left over that you are comfortable with)