

Annual Budget Tracker





Let the Budget Begin!



Welcome to your beginners guide to having a great budget. This budget was designed to help get you started on your journey to having a money mindset. A "**money mindset**" does not mean you think of money all the time, nor does it mean you are striving to be rich, however, it just means that you are making smart decisions based on your money. **Let's get started!**

5 Easy Steps to Budgeting

- Gather all your sources of income.
- Calculate your income.
- Gather your expenses (fixed* and variable**)
- Subtract your total expenses from your total income.
- Examine what you have left. (If nothing unexpected happened that month put that amount in savings.)

*Fixed income is expenses that do not change from month to month, for example : rent, car note, etc.

** Variable income is expenses that change each month, for example: gas, food, clothing, etc.

Important Things to Remember!

So what if I have a negative balance for the month?

You need to make some changes! Look at your expenses and think about things that you can go without.

Make that adjustment for the following Month! Remember do not focus on the amount your saving, do not compare yourself to others.

This is your journey! You are building good spending habits!



Budget



Month: January

Goal : _____

Income

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Total \$ _____

Subtract your expenses from your income. Total left goes into savings!

Total Income

\$ _____

Total Expenses

\$ _____

Total Left

\$ _____

Expenses

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____

Total \$ _____

Unexpected things happen, but try to put something in savings. Don't focus on the amount because you are just creating a positive habit. **Saving Money!**

Savings

\$ _____



January Challenge

Now that you have gotten started, challenge yourself to eliminate at least 1 bill you don't need at the moment.



Budget



Month: February

Goal : _____

Income

- _____
- _____
- _____
- _____
- _____
- _____

Total \$ _____

Subtract your expenses from your income. Total left goes into savings!

Total Income \$ _____

Total Expenses \$ _____

Total Left \$ _____

Expenses

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

Total \$ _____

Unexpected things happen, but try to put something in savings. Don't focus on the amount because you are just creating a positive habit. **Saving Money!**

Savings

\$ _____



February Challenge

If you have taken off an expense from last month's challenge, try to add an unexpectant expense. If the unexpectant doesn't happen, put it in savings!



Budget



Month: March

Goal : _____

Income

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Total \$ _____

Expenses

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____

Total \$ _____

Subtract your expenses from your income. Total left goes into savings!

Total Income \$ _____

Total Expenses \$ _____

Total Left \$ _____



March Challenge

If you have taken off an expense from last month's challenge, try to add an unexpectant expense. If the unexpectant doesn't happen, put it in savings!

Unexpected things happen, but try to put something in savings. Don't focus on the amount because you are just creating a positive habit. **Saving Money!**

Savings

\$ _____



Budget



Month: April

Goal : _____

Income

- _____
- _____
- _____
- _____
- _____
- _____

Total \$ _____

Expenses

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

Total \$ _____

Subtract your expenses from your income. Total left goes into savings!

Total Income \$ _____

Total Expenses \$ _____

Total Left \$ _____



April Challenge

Don't buy anything new that you don't absolutely need. Start building discipline!
Put your money in savings!

Unexpected things happen, but try to put something in savings. Don't focus on the amount because you are just creating a positive habit. **Saving Money!**

Savings

\$ _____



Budget



Month: May

Goal : _____

Income

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Total \$ _____

Subtract your expenses from your income. Total left goes into savings!

Total Income \$ _____

Total Expenses \$ _____

Total Left \$ _____

Expenses

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____

Total \$ _____



May Challenge

Start planning for Black Friday! It is never to early, especially, if you're planning to buy something. Be reasonable! Keep in mind your goals!

Unexpected things happen, but try to put something in savings. Don't focus on the amount because you are just creating a positive habit. **Saving Money!**

Savings

\$ _____



Budget



Month: June

Goal : _____

Income

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Total \$ _____

Expenses

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____

Total \$ _____

Subtract your expenses from your income. Total left goes into savings!

Total Income \$ _____

Total Expenses \$ _____

Total Left \$ _____



June Challenge

Access your progress! You should have less expenses. If you are seeing a change, keep up the good work! If not, take this time to see what you need to change and do it!

Unexpected things happen, but try to put something in savings. Don't focus on the amount because you are just creating a positive habit. **Saving Money!**

Savings

\$ _____



Budget



Month: July

Goal : _____

Income

- _____
- _____
- _____
- _____
- _____
- _____

Total \$ _____

Expenses

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

Total \$ _____

Subtract your expenses from your income. Total left goes into savings!

Total Income \$ _____

Total Expenses \$ _____

Total Left \$ _____



July Challenge

Plan a vacation with your budget in mind. If you are not ready for that, treat yourself to something nice. Don't go overboard!!

Unexpected things happen, but try to put something in savings. Don't focus on the amount because you are just creating a positive habit. **Saving Money!**

Savings

\$ _____



Budget



Month: August

Goal : _____

Income

- _____
- _____
- _____
- _____
- _____
- _____

Total \$ _____

Expenses

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

Total \$ _____

Subtract your expenses from your income. Total left goes into savings!

Total Income

\$ _____

Total Expenses

\$ _____

Total Left

\$ _____



August Challenge

Did you take a vacay or get yourself something nice. Great! Now let's get back to it!

Unexpected things happen, but try to put something in savings. Don't focus on the amount because you are just creating a positive habit. **Saving Money!**

Savings

\$ _____



Budget



Month: September

Goal : _____

Income

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Total \$ _____

Expenses

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____

Total \$ _____

Subtract your expenses from your income. Total left goes into savings!

Total Income

\$ _____

Total Expenses

\$ _____

Total Left

\$ _____



September Challenge

Congrats you have been budgeting for 9 months. You didn't give up! Start disciplining yourself for November and December!

Unexpected things happen, but try to put something in savings. Don't focus on the amount because you are just creating a positive habit. **Saving Money!**

Savings

\$ _____



Budget



Month: October

Goal : _____

Income

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Total \$ _____

Expenses

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____

Total \$ _____

Subtract your expenses from your income. Total left goes into savings!

Total Income \$ _____

Total Expenses \$ _____

Total Left \$ _____



October Challenge

Revisit your May challenge! Start a list of people who are the most important to you. You owe it to yourself to save money! Stay focused on your goal!

Unexpected things happen, but try to put something in savings. Don't focus on the amount because you are just creating a positive habit. **Saving Money!**

Savings

\$ _____



Budget



Month: November

Goal : _____

Income

- _____
- _____
- _____
- _____
- _____
- _____

Total \$ _____

Expenses

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

Total \$ _____

Subtract your expenses from your income. Total left goes into savings!

Total Income

\$ _____

Total Expenses

\$ _____

Total Left

\$ _____



November Challenge

Black Friday Month!!! Don't get carried away. Challenge yourself to spend only what you planned. No more than that!

Unexpected things happen, but try to put something in savings. Don't focus on the amount because you are just creating a positive habit. **Saving Money!**

Savings

\$ _____



Budget



Month: December

Goal : _____

Income

- _____
- _____
- _____
- _____
- _____
- _____

Total \$ _____

Expenses

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

Total \$ _____

Subtract your expenses from your income. Total left goes into savings!

Total Income

\$ _____

Total Expenses

\$ _____

Total Left

\$ _____



December Challenge

Congrats, you made it! One whole year of budgeting! Share this with a friend and challenge yourself to do it again next year!

Unexpected things happen, but try to put something in savings. Don't focus on the amount because you are just creating a positive habit. **Saving Money!**

Savings

\$ _____