

SUCCESS+

PERSONAL MONTHLY BUDGET PLANNER

Withdraw the Anxiety From Your Accounts



Choose your budgeting style or make up your own!



50/30/20 rule

This popular method allocates 50% of your after-tax income to needs (essentials like housing and food), 30% to wants (discretionary spending like entertainment and dining out), and 20% to savings and debt repayment. It's a simple and straightforward approach that provides a balanced framework for budgeting.



Zero-based budgeting

This method involves assigning every dollar of your income a specific purpose. You start from zero at the beginning of each month and allocate funds to different categories until all income is accounted for. This approach encourages mindful spending and ensures that every dollar is working toward your goals.



Envelope budgeting

This method involves using cash-filled envelopes for different spending categories. Once an envelope is empty, you can't spend any more money in that category until the next month. This approach provides a tangible way to track spending and avoid overspending.



Values-based budgeting

This method involves aligning your spending with your personal values and priorities. You identify what matters most to you and allocate your budget accordingly, even if it means cutting back in other areas. This approach promotes intentional spending and ensures that your money is supporting your valued interests.

Income Tracking

Monitor all sources of income, including wages, side hustles, and investments.

Income Sources

Income 1: \$

Income 2: \$

Income 3: \$

Income 4: \$

Total Income: \$



Expense Management

Categorize and plan your expenses to control your spending habits

Housing

Mortgage/Rent: \$

Electric: \$

Gas: \$

Water: \$

Sewer: \$

Insurance: \$

Phone: \$

Home improvements: \$

HOA: \$

Trash/Recycling: \$

Property taxes: \$

Home goods: \$

Food

Groceries: \$

Dining out: \$

Coffee: \$

Transportation

Vehicle payment: \$

Gas/Oil: \$

Insurance: \$

Maintenance: \$

Public transit: \$

Tolls: \$

Parking: \$

Personal

Medicine/Vitamins: \$

Dental care: \$

Vision: \$

Toiletries: \$

Clothes: \$

Haircut: \$

(Continue on next page)

Expense Management

Continued

Subscriptions

Subscription 1:

\$ Renewal Date:

Subscription 2:

\$ Renewal Date:

Subscription 3:

\$ Renewal Date:

Subscription 4:

\$ Renewal Date:

Subscription 5:

\$ Renewal Date:

Subscription 6:

\$ Renewal Date:

Emergency fund

Monthly contribution: \$

Soul-nourishing

Hobbies: \$

Self-care: \$

Entertainment: \$

Pet care

Food: \$

Vet checkups: \$

Walker/Sitter: \$

Pet toys/Accessories: \$

Retirement

401(K) contribution: \$

IRA contribution: \$

Other: \$

Total Expenses \$



Monthly Summary

Total Income

\$

Total Expenses

\$

Net Income

\$

Month-to-Month

See the big picture of your finances.

| Month | Income | Expenses | Savings total | Debt payments | Net income |
|-------|--------|----------|---------------|---------------|------------|
| | \$ | \$ | \$ | \$ | \$ |
| | \$ | \$ | \$ | \$ | \$ |
| | \$ | \$ | \$ | \$ | \$ |
| | \$ | \$ | \$ | \$ | \$ |
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| | \$ | \$ | \$ | \$ | \$ |



Financial Self-Care

Reflect on the connection between your financial choices and overall well-being:

Emotional check-ins

- How do I feel after making a significant purchase or financial decision?
- Does my current spending align with my values and priorities, and if not, how does that misalignment affect my emotional state?
- Are there any recurring financial worries or anxieties that impact my sleep or stress levels?

Behavioral prompts

- Do I notice any patterns in my spending habits that correlate with specific emotions or situations?
- Are there any areas where I tend to overspend or underspend, and what underlying needs or emotions might be driving those behaviors?
- How can I make more mindful financial decisions that support my overall well-being?

Goal-oriented reflections

- How do my financial goals contribute to my overall sense of purpose and fulfillment?
- Are there any financial decisions I can make today that will positively impact my long-term well-being?
- How can I create a budget that supports both my financial and personal goals?

Mindfulness practices

- Before making a purchase, I will take a few deep breaths and consider whether it truly aligns with my needs and values.
- I will practice gratitude for my financial resources, regardless of the amount.
- I will set aside time each week to review my budget and reflect on my financial progress and emotional state.



More Mindful Spending Habits, Reduced Financial Stress, a Greater Sense of Control and Empowerment Over Your Financial Life

Mantras to Motivate

I am attracting abundance and prosperity into my life.

I am creating a secure and comfortable future for myself and my loved ones.

I am proud of my progress and celebrate my achievements along the way.

I am worthy of financial freedom and abundance.

I am creating a life of financial peace and security.

Add your own:

