

MONTH



MY PERSONAL FINANCIAL PLAN



AVAILABLE BALANCE

What I have available this month



SAVINGS GOAL

How much I want to save this month



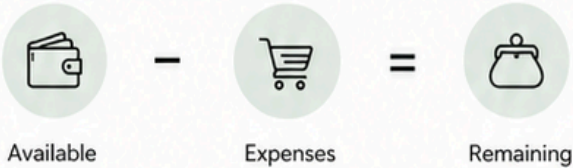
REMAINING BUDGET

What I can still spend

TWO WAYS TO ORGANIZE YOUR EXPENSES

1 DIRECT METHOD

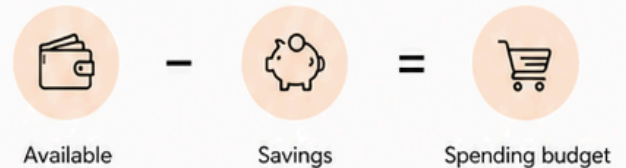
Start from what you have.



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2 CONSCIOUS METHOD

Decide first how much to save.



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BEFORE YOU START

Take a moment to reflect.

★ What do I want to improve this month?

📊 Where do I tend to overspend?

❤️ What is one thing I want to avoid?

MY COMMITMENT

My promise for this month.

This month I choose to:

❤️ SMALL STEPS, BIG CHANGES.



WEEKLY PLAN

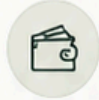
PLAN, TRACK, TAKE CONTROL

MONTH: _____

WEEK NO.: _____



MY GOAL FOR THIS WEEK



WEEKLY BUDGET



TOTAL EXPENSES



REMAINING BUDGET

DAY	DATE	MAIN EXPENSES	🏠 ESSENTIALS	❤️ LIFESTYLE	📖 CULTURE	★ EXTRAS	DAILY TOTAL
MON Monday	__/__/__	_____ _____	_____	_____	_____	_____	_____
TUE Tuesday	__/__/__	_____ _____	_____	_____	_____	_____	_____
WED Wednesday	__/__/__	_____ _____	_____	_____	_____	_____	_____
THU Thursday	__/__/__	_____ _____	_____	_____	_____	_____	_____
FRI Friday	__/__/__	_____ _____	_____	_____	_____	_____	_____
SAT Saturday	__/__/__	_____ _____	_____	_____	_____	_____	_____
SUN Sunday	__/__/__	_____ _____	_____	_____	_____	_____	_____
WEEKLY TOTAL			_____	_____	_____	_____	_____



WEEKLY REFLECTION

★ What went well?

❤️ Where did I overspend?

🌱 What can I improve?




END OF MONTH REVIEW

ANALYZE, LEARN, IMPROVE.


“

Every ending is a new beginning, more conscious than before.





TOTAL INCOME
Everything I received

—








TOTAL EXPENSES
Everything I spent

=


MONTHLY RESULT
Income - Expenses



MY EXPENSES BY CATEGORY

CATEGORY	BUDGET ALLOTTED	TOTAL SPENT	DIFFERENCE (BUDGET - SPENT)	NOTES
 ESSENTIALS	_____	_____	_____	_____
 LIFESTYLE	_____	_____	_____	_____
 CULTURE	_____	_____	_____	_____
 EXTRAS	_____	_____	_____	_____
 OTHER 1	_____	_____	_____	_____
 OTHER 2	_____	_____	_____	_____
TOTAL OVERALL	_____	_____	_____	_____



MONTHLY REFLECTION



WHAT WENT WELL?

What was I satisfied with?



WHERE DID I OVERSPEND?

What can I diversify?



WHAT CAN I IMPROVE?

What is my next step?



MY COMMITMENT FOR NEXT MONTH

One specific action I want to do better.



ANNUAL SUMMARY

MY YEAR IN NUMBERS, MY CHOICES, MY GROWTH.

YEAR: _____



TOTAL INCOME

Everything I received



TOTAL EXPENSES

Everything I spent



TOTAL SAVINGS

Income - Expenses

- =



MONTHLY OVERVIEW

See my progress month by month

MONTH	INCOME	EXPENSES	SAVINGS	TREND
JAN	_____	_____	_____	
FEB	_____	_____	_____	
MAR	_____	_____	_____	
APR	_____	_____	_____	
MAY	_____	_____	_____	
JUN	_____	_____	_____	
JUL	_____	_____	_____	
AUG	_____	_____	_____	
SEP	_____	_____	_____	
OCT	_____	_____	_____	
NOV	_____	_____	_____	
DEC	_____	_____	_____	
YEAR TOTAL	_____	_____	_____	



EXPENSES BY CATEGORY (ANNUAL)

See how I allocated my money

CATEGORY	YEAR TOTAL	% OF TOTAL
ESSENTIALS	_____	_____ %
LIFESTYLE	_____	_____ %
CULTURE	_____	_____ %
EXTRAS	_____	_____ %
OTHER 1	_____	_____ %
OTHER 2	_____	_____ %
GRAND TOTAL	_____	100%



MY YEAR IN REVIEW

Let's reflect, learn, and improve.



Where did I spend the most?



Which category grew too much?



Where did I manage my money best?



AWARENESS

What did I learn about my money?



What was my best financial decision?



FUTURE DIRECTION

Next year I want to:



One concrete thing I will change:



FINANCIAL SATISFACTION INDEX

How satisfied am I with my financial year?

- Low
- Average
- High

Personal notes

