My Monthly Money Snapshot

Month: ____________________ Year: ____________________

MONEY COMING IN

Income Source	Expected	Actual
Primary Employment	$	$
Secondary Employment	$	$
Self-Employment / Side Income	$	$
Child Support / Other Household Income	$	$
Other Income	$	$
TOTAL CASH INCOME	$	$

BENEFITS & RESOURCES

Resource	Estimated Value
SNAP / Food Assistance	$
Housing Assistance	$
Childcare Assistance	$
Transportation Assistance	$
Other Resources	$
TOTAL BENEFITS / RESOURCES	$

MY MONTHLY STARTING POINT

Cash Income $ ____________ + Benefits / Resources $ ____________ = Cash Available to Budget $ ____________

WEALTH PRINCIPLE:
Benefits and resources can support your transition, but your cash-flow plan should show you how you're building toward greater financial independence.

SCRIPTURE FOCUS:
"The plans of the diligent lead surely to abundance."

Proverbs 21:5 (NIV)

Give Every Dollar a Job

Month: ______________

Year: ______________

Plan your expenses on purpose so you can build the future you envision.

FIXED EXPENSES

Bills you pay the same amount for each month.

EXPENSE	PLANNED (Budgeted)	ACTUAL (What I Spent)	DIFFERENCE (Actual – Planned)
Rent / Mortgage	$	$	$
Electricity	$	$	$
Water / Gas	$	$	$
Phone	$	$	$
Internet	$	$	$
Car Payment	$	$	$
Insurance	$	$	$
Childcare	$	$	$
Debt Minimums	$	$	$
Other ______________	$	$	$
TOTAL FIXED EXPENSES	$	$	$

VARIABLE EXPENSES

Costs that change from month to month.

EXPENSE	PLANNED (Budgeted)	ACTUAL (What I Spent)	DIFFERENCE (Actual – Planned)
Groceries	$	$	$
Gas / Transportation	$	$	$
Household Supplies	$	$	$
Personal Care	$	$	$
Children	$	$	$
Medical / Health	$	$	$
Dining Out	$	$	$
Entertainment	$	$	$
Miscellaneous	$	$	$
Other ______________	$	$	$
TOTAL VARIABLE EXPENSES	$	$	$

BUILDING MY FUTURE

Pay yourself first and invest in your tomorrow.

SAVINGS (General)	EMERGENCY FUND (Build & Protect)	EXTRA DEBT PAYOFF (Beyond Minimums)	INVESTING / RETIREMENT (Grow Wealth)	OTHER GOAL (Specify)
$	$	$	$	$

TOTAL INCOME – TOTAL PLANNED SPENDING = $

Is my budget balanced?

- ☐ Yes, I have a plan for my money.
- ☐ No, I need to make adjustments.

WEALTH PRINCIPLE:
A budget is not about restriction—it's about direction. When every dollar has a job, your money works for you.

TIP: *Review your plan weekly. Small adjustments now prevent big problems later.*

Where Is My Money Going?

Track your flow. Make intentional choices. Build your future.

Month: ____________

Year: ____________

1 MONEY IN

Total Monthly Cash Income $ ____________

2 MONEY OUT

Essential Expenses (Needs) $ ____________

Flexible Expenses (Wants) $ ____________

Debt Payments (Minimums) $ ____________

TOTAL MONEY OUT $ ____________

3 MONEY FORWARD

Emergency Savings $ ____________

Other Savings / Goals $ ____________

Investing / Retirement $ ____________

Extra Debt Payoff $ ____________

TOTAL MONEY FORWARD $ ____________

4 MONEY REMAINING

Income – (Money Out + Money Forward) $ ____________

IF MY NUMBER IS POSITIVE: Where will I intentionally direct the extra money?

____

____

____

IF MY NUMBER IS NEGATIVE: What can I reduce, renegotiate, eliminate or replace?

____

____

____

MY MONEY BREAKDOWN

Where is my money going this month?

Needs (Essential Expenses)	____ %
Wants (Flexible Expenses)	____ %
Debt (Payments)	____ %
Savings & Future (Goals)	____ %
TOTAL	**100 %**

WEALTH PRINCIPLE:

Budgeting is not about deprivation—it's about direction. Every dollar has a purpose. Every choice moves you toward your future.

THE WEALTH FLOW™ PATHWAY

NEEDS → **OBLIGATIONS** → **SAVINGS** → **GOALS** → **LEGACY**

NEEDS
Cover what you must have.

OBLIGATIONS
Pay your bills and responsibilities.

SAVINGS
Build protection and security.

GOALS
Invest in your dreams and future.

LEGACY
Build lasting impact for generations.

Review. Adjust. Move Forward.

Month: ____________

Year: ____________

Reflection helps you celebrate wins, learn lessons, and make better choices next month.

My biggest financial win this month was...

One money decision I would make differently is...

Where did I spend more than I planned?

What expense can I reduce, eliminate or renegotiate?

What financial pressure do I need to prepare for next month?

What upcoming expense or responsibility am I preparing for?

MY NEXT 3 MONEY MOVES

01 ____________

02 ____________

03 ____________

NEXT MONTH I WILL...

- ☐ Follow my spending plan
- ☐ Add to emergency savings
- ☐ Reduce debt
- ☐ Increase income
- ☐ Prepare for an upcoming expense
- ☐ Work toward another financial goal: ____________

“Small, consistent financial choices create lasting generational change.

I am building stability today for a better tomorrow.

REMEMBER: *Progress, not perfection. Keep moving forward—one intentional choice at a time.*