

Monthly Financial *goals*

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

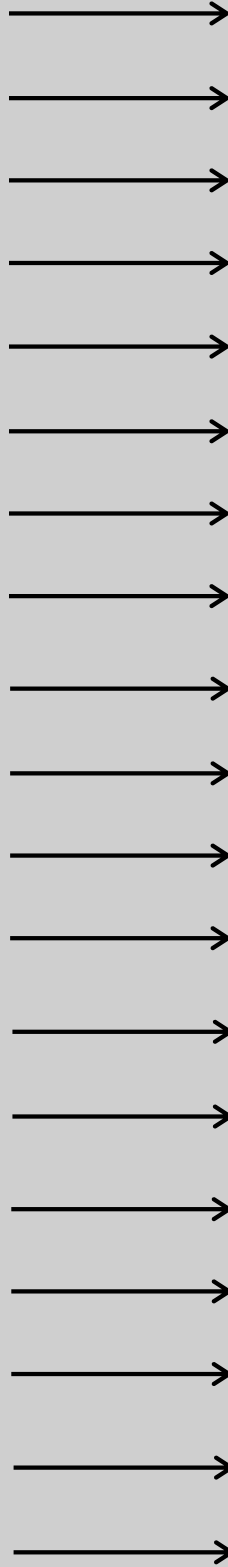
NOVEMBER

DECEMBER

My Financial Goals & *intentions*

goal (objective)

intention (why)



Top Saving *goals*

1 GOAL



2 GOAL



3 GOAL



4 GOAL



5 GOAL



6 GOAL



Budget *categories*

INCOME

SAVINGS

UTILITIES

HOUSING

DEBT

TRANSPORTATION

HEALTH

FOOD

PERSONAL

ENTERTAINMENT

EDUCATION

OTHER

Expense *tracker*

DATE

DESCRIPTION

CATEGORY

AMOUNT

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Bill *tracker*

DUE	PRICE	BILL	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

bad money habits *VS* **good money habits**

1. **Paying yourself last**
2. **Not budgeting your money**
3. **Ignoring financial responsibilities/problems**
4. **Getting too comfortable with debt**
5. **Trying to keep up with the Joneses**
6. **Not saving money**
7. **Making impulse purchases**
8. **Falling into the trap of lifestyle inflation**
9. **Relying on credit cards**
10. **Paying too much on taxes**
11. **Lack of a financial plan**
12. **Having unrealistic financial goals**
13. **Not interested in increasing financial knowledge**
14. **Having a poor money mindset**

1. **Paying yourself first**
2. **Closely tracking your money and finances**
3. **Always address your financial problems and use them as opportunities to learn**
4. **Avoiding debt (at any cost)**
5. **Not trying to keep up with friends with expensive taste**
6. **Prioritizing saving strategies**
7. **Control your emotions to avoid impulse buying**
8. **Every purchase is well thought through carefully**
9. **Avoiding lifestyle inflation**
10. **Focusing on raising your credit score**
11. **Knowing how to reduce their taxable income (legally)**
12. **Having clear financial goals**
13. **Constantly increasing your financial IQ**
14. **Investing in assets not liabilities**

good money habits *tracker*

week:

day: 1 2 3 4 5 6 7

HABIT

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needs, wants or *wishes*

Needs (purchase with purpose)

important and essential things you need in your daily life like groceries, cosmetic products, cleaning supplies, or medications

Wants (purchase for pleasure)

the things you feel a strong urge to get to satisfy your desire for acquiring it like another pair of jeans, a designer bag, or tech gadget that you really don't need but you've always wanted to buy

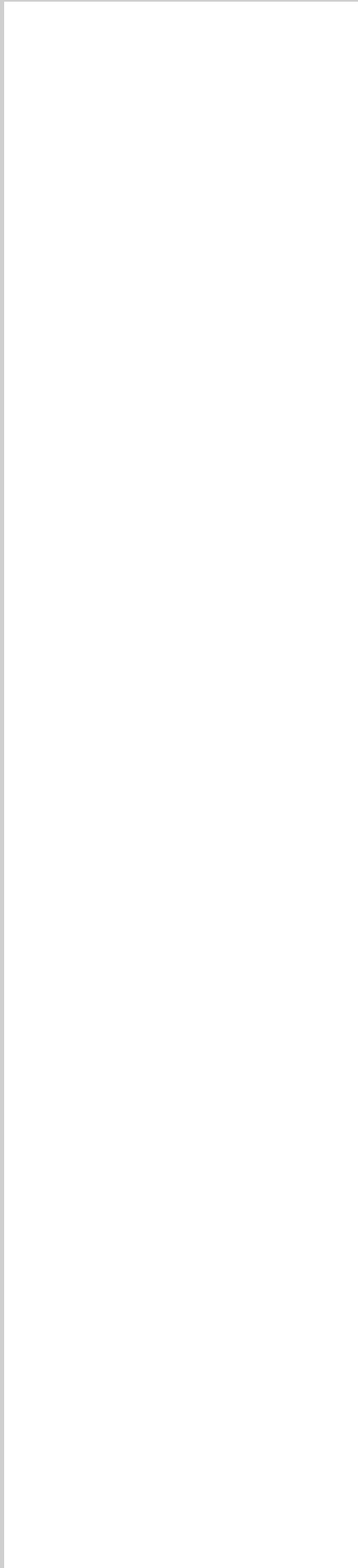
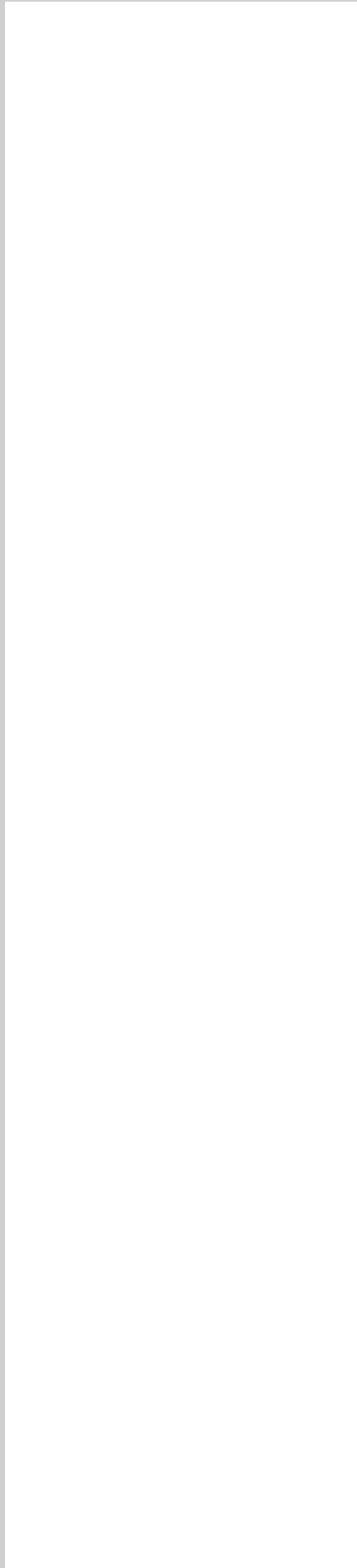
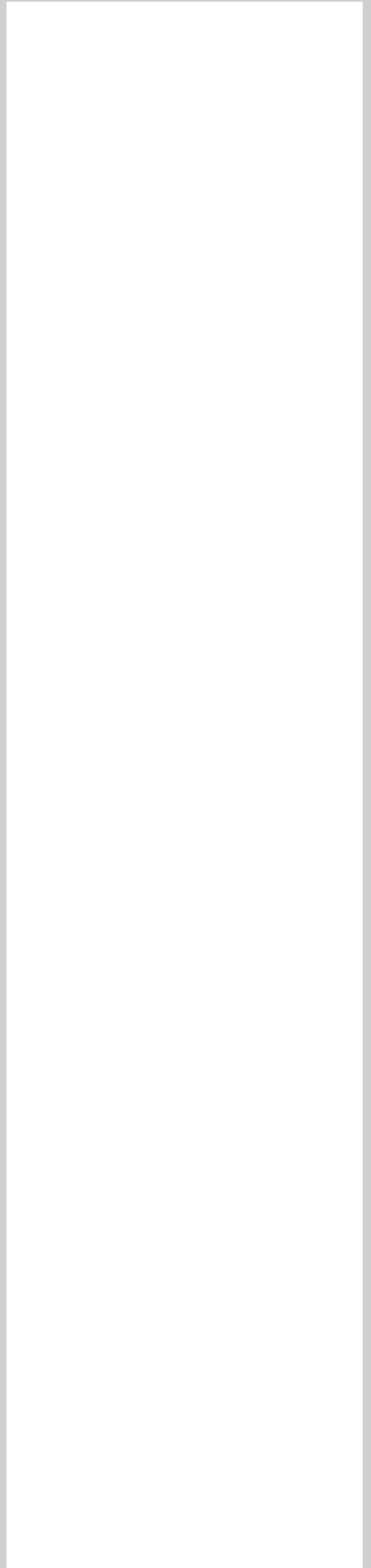
Wishes

the things that you don't need or particularly want right now but the purchase of which would change your life for the better like a trip around the world or, vintage car or signed the first edition of your favorite book.

NEEDS

WANTS

WISHES

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A no-spend *challenge*
