

A decorative border surrounds the central text, featuring a repeating pattern of stylized flowers in shades of orange, teal, and black. The flowers vary in size and style, including simple five-petaled blooms and more complex, multi-petaled designs with visible stamens. Teal leaves and stems are interspersed among the orange flowers.

# MINI FINANCE *binder*



# MONTHLY BUDGET

## Tracker

month:

### Income & Savings

INCOME	AMOUNT	SAVINGS	AMOUNT
TOTAL INCOME		TOTAL SAVINGS	

### Expenses

HOME	AMOUNT	TRANSPORTATION	AMOUNT

UTILITIES	AMOUNT	HEALTH/MEDICAL	AMOUNT
		FOOD	

PERSONAL	AMOUNT	PERSONAL	AMOUNT

DEBTS	AMOUNT	CHARITY	AMOUNT
		TOTAL EXPENSES	

Income

Expenses + Savings

Balance

-

=



# DEBT PAYOFF

## worksheet

Account holder:	Creditor:
Starting balance:	Credit type:
Credit limit:	Minimum payment:
User/pw:	Interest rate:
Account #:	Target payoff date:

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

*ending balance:* \_\_\_\_\_

Account holder:	Creditor:
Starting balance:	Credit type:
Credit limit:	Minimum payment:
User/pw:	Interest rate:
Account #:	Target payoff date:

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

*ending balance:* \_\_\_\_\_

"BEWARE OF LITTLE EXPENSES, A SMALL LEAK WILL SINK A GREAT SHIP." *Benjamin Franklin*



# MONTHLY BILL

## worksheet

month: \_\_\_\_\_

DATE	DESCRIPTION	AMOUNT	J	F	M	A	M	J	J	A	S	O	N	D
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

"I BELIEVE THAT THROUGH KNOWLEDGE AND DISCIPLINE, FINANCIAL PEACE IS POSSIBLE FOR ALL OF US."

*Dave Ramsey*



# YEARLY FINANCE

*goals*

*year of:*

**GOAL:**

**TOTAL COST:**

Action steps	Milestones
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	

**DATE COMPLETED:**

**GOAL:**

**TOTAL COST:**

Action steps	Milestones
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	

**DATE COMPLETED:**

**GOAL:**

**TOTAL COST:**

Action steps	Milestones
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	

**DATE COMPLETED:**

"THE LONGER I GO ON, THE MORE I AM AWARE OF THE POWER OF FINANCE." *Justin Welby*



# MONTHLY FINANCE

*goals*

*month:*

## GOALS FOR THIS MONTH

#1.

#2.

#3.

## ACTION STEPS

*notes:*

"WATCH YOUR FINANCES LIKE A HAWK." *H. Jackson Brown, Jr.*



# EXPENSE *Tracker*

month: \_\_\_\_\_

DESCRIPTION	CATEGORY	DATE	AMOUNT

"WE TEACH ABOUT HOW TO DRIVE IN SCHOOL, BUT NOT HOW TO MANAGE FINANCES."

*Andy Williams*



# DAILY SPENDING

*Log*

*date:*

DESCRIPTION

CATEGORY

AMOUNT

DESCRIPTION	CATEGORY	AMOUNT

*Total expenses:*

"THE ONLY WAY YOU WILL EVER PERMANENTLY TAKE CONTROL OF YOUR FINANCIAL LIFE IS TO DIG DEEP AND FIX THE ROOT PROBLEM."

*Suze Orman*





# YEARLY INCOME

## Tracker

year of: \_\_\_\_\_

### JANUARY

### FEBRUARY

### MARCH

### APRIL

Date	Description	Amount
<i>Total:</i>		

Date	Description	Amount
<i>Total:</i>		

Date	Description	Amount
<i>Total:</i>		

Date	Description	Amount
<i>Total:</i>		

### MAY

### JUNE

### JULY

### AUGUST

Date	Description	Amount
<i>Total:</i>		

Date	Description	Amount
<i>Total:</i>		

Date	Description	Amount
<i>Total:</i>		

Date	Description	Amount
<i>Total:</i>		

### SEPTEMBER

### OCTOBER

### NOVEMBER

### DECEMBER

Date	Description	Amount
<i>Total:</i>		

Date	Description	Amount
<i>Total:</i>		

Date	Description	Amount
<i>Total:</i>		

Date	Description	Amount
<i>Total:</i>		