

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 shapes and more complex, multi-petaled designs with visible stamens and pistils. Teal leaves and stems are interspersed among the orange blooms.

MINI FINANCE *binder*





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
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"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
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<input type="checkbox"/>	

DATE COMPLETED:

GOAL:

TOTAL COST:

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

DATE COMPLETED:

GOAL:

TOTAL COST:

Action steps	Milestones
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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

