PERSONAL FINANCE TRACKER

Month _____ Starting balance _____ Ending balance _____

Money in (net, after tax)

Fixed bills (tick when paid)

- [ ] Rent or mortgage
- [ ] Utilities
- [ ] Phone and internet
- [ ] Insurance
- [ ] Car payment
- [ ] Subscriptions
- [ ] Minimum debt payments
- [ ] Childcare

Everyday spending

- [ ] Groceries
- [ ] Gas and transit
- [ ] Eating out
- [ ] Household
- [ ] Health
- [ ] Kids
- [ ] Fun
- [ ] Gifts
- [ ] Other

Savings and debt

- [ ] Emergency fund
- [ ] Retirement
- [ ] Sinking funds
- [ ] Extra debt payment
- [ ] Other goal

Net worth snapshot

- [ ] Cash and savings
- [ ] Investments
- [ ] Home and car value
- [ ] Total assets
- [ ] Total debts
- [ ] Net worth

Month totals

- [ ] Total in
- [ ] Total out
- [ ] Left over
- [ ] Savings rate %

Wins, surprises and next month's fixes

Fill it in on the same day each month. Round to whole dollars. Keep one sheet per month.

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