MONEY MANAGEMENT WORKSHEET

EASILY TRACK YOUR INCOME, EXPENSES, AND SAVINGS GOALS WITH THIS SIMPLE WORKSHEET—YOUR FIRST STEP TO BETTER BUDGETING AND FINANCIAL CONTROL.

MONEY MANAGEMENT WORKSHEET

Reflecting on how you've been using your money helps you to plan and achieve your financial goals so you can live the life you desire.

Complete this worksheet to help you get a picture of how your hard-earned money is being used and what changes you may want to incorporate into your financial plan moving forward. Do this every 6 months to keep track of your progress.

Saving Money

1. How much money do I save on a weekly basis? $

2. When I see something I want to buy do I ask myself if I need it, or do I just "want" it?

3. What methods do I use to save money?

4. What other methods could I easily implement to help myself save more money?

MONEY MANAGEMENT WORKSHEET

5. Do I keep a change jar?

Investing Money

1. What type of investments do I feel comfortable with?

2. How much risk do I feel comfortable with in my investments? Am I able to risk some of my money for a higher return? How much?

3. How can I invest more money? Do I have a financial advisor? When can I schedule some time to consult with an advisor about increasing my investments?

MONEY MANAGEMENT WORKSHEET

Building Wealth

Assets

Money in checking accounts	$
Money in savings accounts	$
Retirement plan funds	$
Trusts	$
Value of home	$
Value of other real estate	$
Value of other investments	$
Value of vehicles	$
Jewelery	$
Electronics (computers, entertainment)	$
Tools	$
Clothing	$
Art of collectibles	$
Business assets, tools, equipment	$
Other	$
Total:	**$**

MONEY MANAGEMENT WORKSHEET

Liabilities

Bank loans	$
Car loans	$
Credit cards	$
Mortgage loans	$
Student loans	$
Other	$
Total	**$**

If your liabilities are greater than your assets, take action to increase your assets or reduce your liabilities today. ***As your assets grow and your liabilities shrink, you are building wealth!***

Building Wealth

1. What is my highest debt?
2. Which of my loans charge the highest interest rate?
3. Credit Card Analysis:

(list continues on the next page)

MONEY MANAGEMENT WORKSHEET

Credit Card	Balance	Interest Rate

4. Which card has the highest interest rate?

5. Can I stop using some of these credit cards altogether? Which ones?

6. How can I start accelerating the repayment of this debt?

REFLECTION NOTES

REFLECTION NOTES

REFLECTION NOTES