

Take Control of Your Spending

A Simple, 3-Page Guide to Organize Your Monthly Money, Understand Your Cash Flow, and Start Building a Plan That Fits Your Life

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Set the Foundation – Understand Where You Are

Figure Out Your Income

List *all* reliable after-tax income sources: salary, side jobs, child support, etc. Be realistic—estimate on the low side if your income varies.

Review Past Expenses

Track what you spend over a typical month:

- **Fixed expenses** (rent, car payment, insurance)
- **Variable expenses** (groceries, gas, utilities)
- **Periodic expenses** (annual fees, car maintenance)

Monitor Spending Habits

Keep all receipts or track transactions for a month. Watch for small, frequent purchases that add up (like coffee or takeout). Even one change—like packing lunch—can save you \$1,000–\$2,500 a year.

Build Your Budget + Ledger Example

Traditional Ledger Table Example

Date	Description	Category	Amount	Balance
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Tips for Success

- Keep your budget simple and clear.
- Review monthly and adjust as needed.
- Prioritize savings for emergencies and long-term goals.
- Remember: Progress matters more than perfection.

Next Steps

- ☒ Start tracking your income and spending today.
- ☒ Schedule a free 15-minute planning call to personalize your strategy.

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