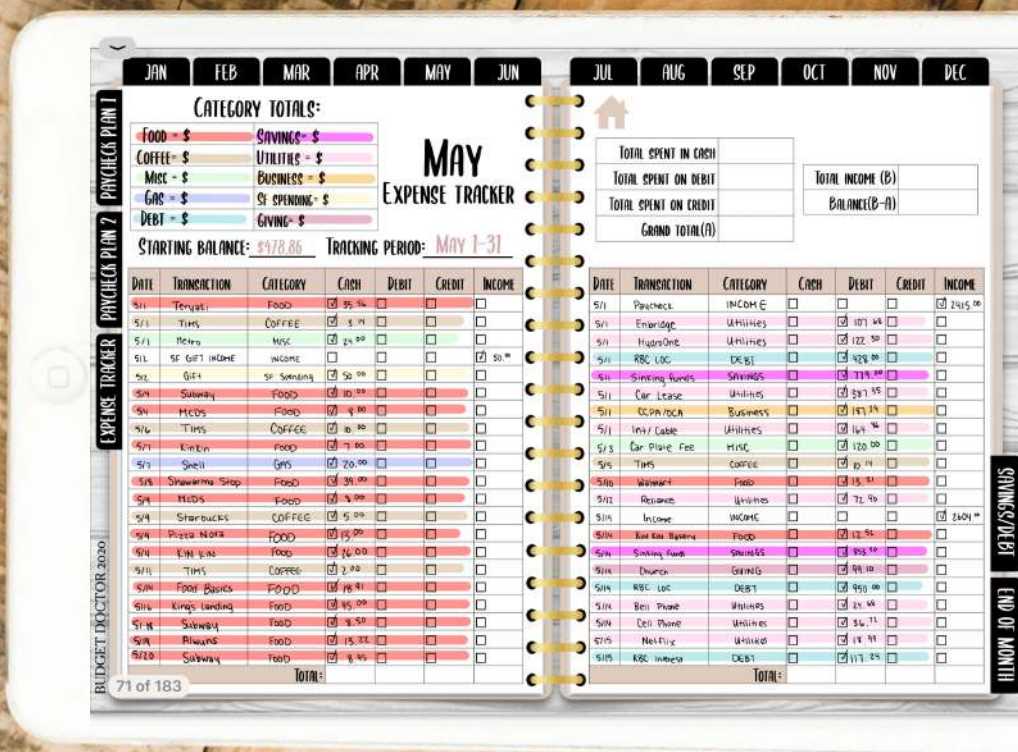


27
pages

ULTIMATE GUIDE TO THE

Budget Planner



@BUDGETDOCTOR

WHAT WILL I GET OUT OF USING THE BUDGET PLANNER?

PS...Don't have the planner? Check it out here as I guide you through my framework and flip through

ME BEFORE THE BUDGET PLANNER

- I struggle to stick to my non-existent budget
- I feel lost with my money
- I want to make a change but I don't know where to start
- I'm using my credit cards & digging further into debt

ME WITH THE BUDGET PLANNER

- Before payday, I create a clear system to tell my money where to go
- I have trackers for visual motivation
- I set realistic goals with my real numbers
- I spend money where I want to without going into more debt

Meet the CREATOR



WHO AM I?

I'M THE BUDGET DOCTOR!

MY NAME IS CATHERINE AND JUST LIKE YOU, I'M A WOMAN WHO IS GOAL-DRIVEN, WANTING TO TACKLE MY FINANCIAL LIFE TO HAVE AN EASIER LIFE.

WHAT DO I DO?

I DESIGN THESE PLANNERS FOR THOSE BUSY LADIES WHO WANT TO GET RID OF MONEY STRESS AND LEARN TO MANAGE IT LIKE A BOSS USING A FUN, BUDGETING SYSTEM.

WHAT IS THIS?

A HOW-TO GUIDE. BECAUSE I KNOW THESE THINGS CAN GET A LITTLE BIT CONFUSING, CONSIDER THIS YOUR PLANNER TUTORIAL FOR ALL THINGS BUDGETING USING THE BUDGET PLANNER.

USING THIS GUIDE, I'LL SHOW YOU HOW TO USE EACH PAGE IN THIS PLANNER.

**STEAL MY FORMULA FOR BUDGETING
TO GET LESS STRESSED AND MORE ORGANIZED.**

WHAT DO YOU NEED?

1

TABLET & STYLUS



I use an iPad but you can use any tablet, computer or phone, as long as you have the ability to use a stylus and a note-taking app with your device, you should be good to go

2

DIGITAL PLANNER

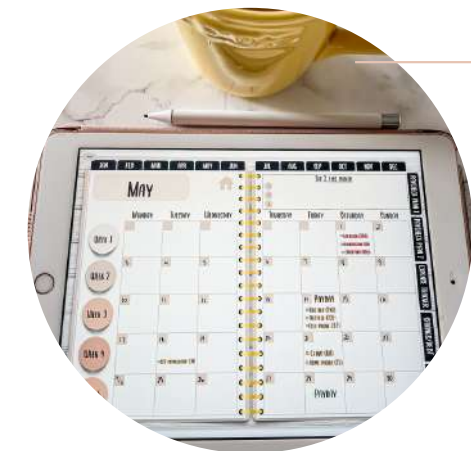


My digital planners are delivered as PDF files filled with internal hyperlinks throughout.

These hyperlinks are what allow you to easily navigate from spread to spread without having to scroll through every single page.

3

NOTE TAKING APP



A note-taking app allows you to easily import PDF files onto your device and add text, images, and notes which is what you need to do to customize your planner.

I use Goodnotes 5 on my iPad, Macbook & iPhone.

Other popular options:

iPad Users: Zoom Notes, Notability

Android Users: Notesshelf, Xodo

Windows Surface Users: Drawboard Pro

AFTER I PURCHASE...



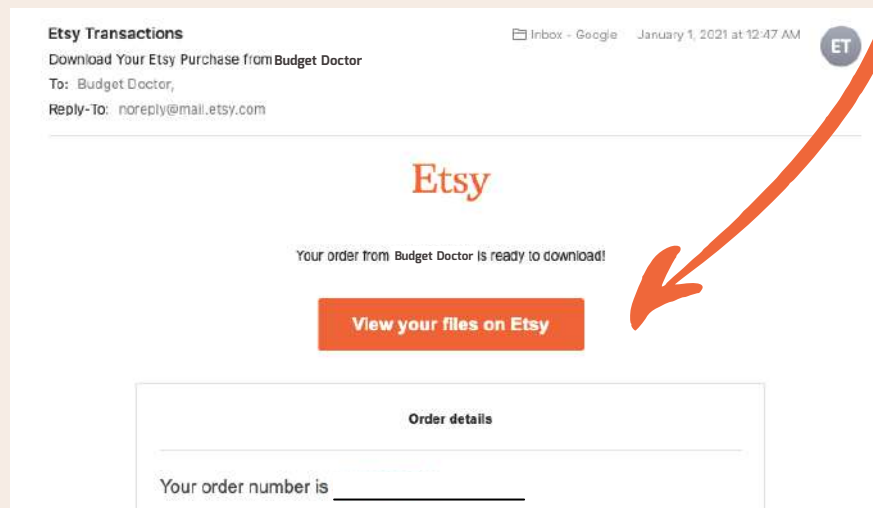
Congrats

Not only do you get the best Budget Planner ever, I'm gonna go ahead and give you another gift, if you leave me a ★★★★★ review, that you won't want to miss!

LET'S GET STARTED!



Click the download link that was emailed to you from our store.



To download:

1. SAVE THE FILE

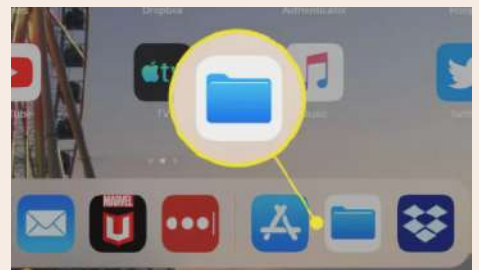
Save it to where you like to save your documents -- Dropbox, Google Drive, iCloud Files, etc. You want to save a blank copy of the document so you always have access to it.

2. OPEN

Open your PDF markup app of choice (I use Goodnotes 5) and import the file. Now you can get to planning!

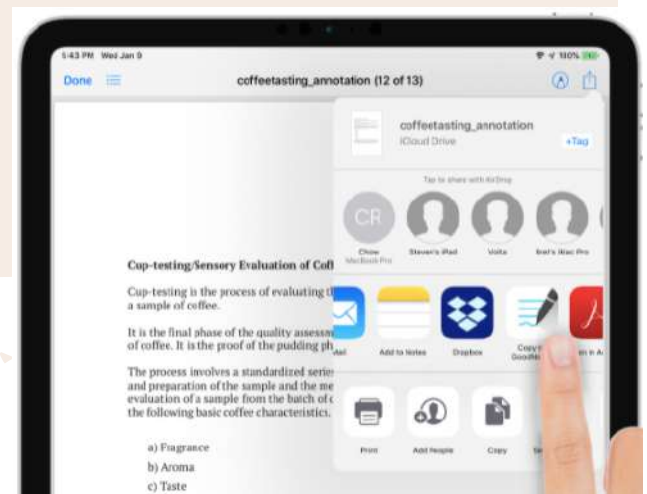
3. CAN'T FIND YOUR DOWNLOAD?

On your iPad, go to the Files app (blue folder, white background). Your downloads will be there.



4. Click on your new digital planner and hit the share icon in the top right-hand corner (looks like an arrow).

You'll select GoodNotes, or your note taking app of choice, from the app list.



TIPS FOR USE



Use these 3 dots & 'copy page' for any page you'd like to duplicate



The house icon always takes you back to the index



Use the new page icon to paste a page that you have copied

The screenshot displays the '2021 Budget' app interface. At the top, there's a navigation bar with icons for back, home, search, and share. Below this is a month selector showing 'JUNE'. The main area is a calendar grid for June, with days of the week as columns. The calendar includes handwritten entries for expenses like 'CAR LEASE (388)', 'MALPRACTICE INS (188)', 'CABLE/INT (165)', 'RBC INT (140)', 'NETFLIX (19)', 'CELL PHONE (37)', 'CI INS (68)', 'HOME PHONE (25)', and 'BFF MEMBERSHIP (30)'. There are also 'PAYDAY' entries on Friday the 11th and Friday the 25th. On the left side, there are circular buttons for 'WEEK 1' through 'WEEK 5'. On the right side, there are vertical tabs for 'PAYCHECK PLAN 1', 'PAYCHECK PLAN 2', 'EXPENSE TRACKER', 'SAVINGS/DEBT', and 'END OF MONTH'. At the top right, there are icons for adding a new page, deleting a page, and a menu of three dots.

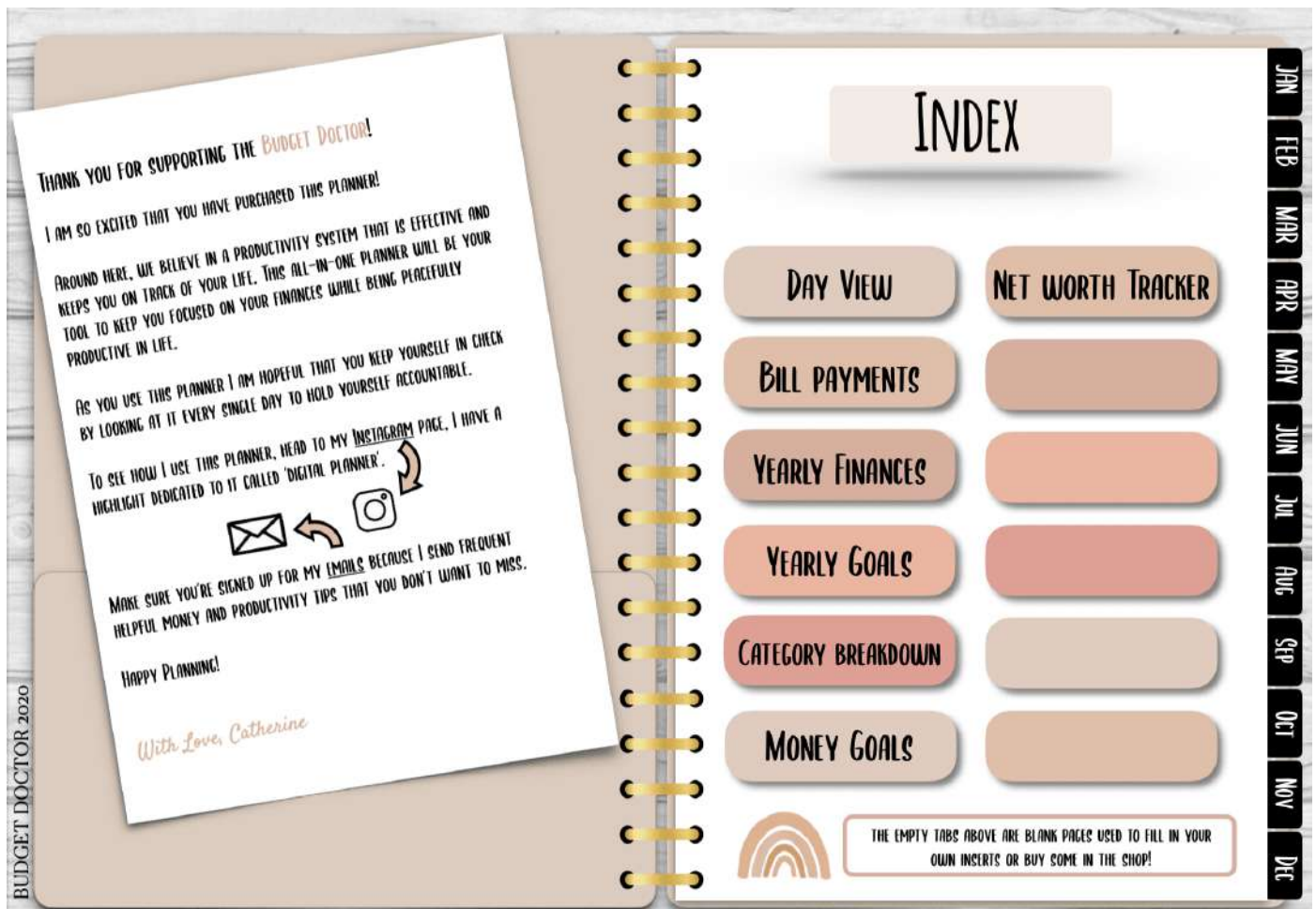


Tap the pencil icon in the top right corner of the screen to switch between reading and editing mode.

Reading Mode → Hyperlinks are active- you can click tabs & buttons
Editing tools (adding images, text boxes, or handwritten notes) are hidden.

Editing Mode → Editing tools active
Hyperlinks are not active- cannot click tabs and buttons to switch pages

INDEX PAGE



- The entire planner is hyperlinked meaning you can click on buttons/tabs to navigate through the planner. It's basically an interactive PDF!
- The home symbol, on every page, will always bring you to this page
- This is the page that helps you navigate the entire planner
- Make sure you're in reading mode (See previous page) when on this page to be able to click either the buttons or the monthly tabs to be taken to that specific page
- The empty tabs are for you to fill in your own inserts or buy some in the shop, completely up to you!

zero based budget framework

10 step guide to the only money system you'll ever need

If you're just starting out with my budgeting system, things will be overwhelming.
Start with one step & then move onto the next.

- 1 Identify regular bills
- 2 **Create Budget calendar**
- 3 Identify variable expenses
- 4 **Identify savings goals**
- 5 Create a debt payment plan
- 6 **Put together your Paycheck Plan**
- 7 Cash(less) Envelope Trackers
- 8 **Track & Categorize your Spending**
- 9 Reconcile your month
- 10 **Update all trackers**

[illegible]

- Fill out this page 1st. Find it in the index under "BILL PAYMENTS"
- Identifying your fixed expenses is essential, but it's also crucial to keep these costs manageable.
- This page is an overview of all the bills you've paid for the entire year- it's a GREAT reference page
- In addition to adding my bills on a calendar, I also like to keep track of when I pay my bills. Having something that I can look at quickly gives me peace of mind and reminds me of what bills I still have left to pay.
- Make a list of the fixed expenses you are paying month-to-month.
 - Fill in the Due date
 - The description of the bill
 - The estimated amount
 - Check it off once paid or write in the amount- your choice
- From your list, identify what fixed expenses bring value to your life, and which ones don't.
- **Make a decision to keep, decrease, or cut each expense.**

CREATE BUDGET CALENDAR

FEBRUARY

TOP 3 THIS MONTH

MONDAY **TUESDAY** **WEDNESDAY** **THURSDAY** **FRIDAY** **SATURDAY** **SUNDAY**

WEEK 1
 1 CAR LEASE (388)
 MAILPRACTICE INS (188)
 CABLE/INT (170)

WEEK 2
 8 9 10

WEEK 3
 15 16 17
 RBC INT (140)
 NETFLIX (19)

WEEK 4
 22 23 24
 CI INS (68)
 HOME PHONE (25)

WEEK 5
 CAR LEASE (388)
 MAILPRACTICE INS (188)
 CABLE/INT (170)

PAYDAY
 5
 12
 19

CELL PHONE (37)
 12

BUDGET DOCTOR 2020

PAYCHECK PLAN 1
PAYCHECK PLAN 2
EXPENSE TRACKER
SAVINGS/DEBT
END OF MONTH

- Your budget calendar will be your map when planning out your paychecks.
- This page alone will help you manage your money, eliminate ugly surprises & get all your finances organized in one place! They keep you focused on what's coming up, remind you when each bill needs to be paid, and save you from late fees.
- Fill in 'PAYDAY' on the days you get paid. Highlight each payday a different color.
- List all of your bills (and any upcoming birthdays or special occasions) and the amount due on their due dates.
- Highlight the bills the same color of the paycheck that'll be used to pay for it.
- For example, if you get paid on the 5th (green highlighter) and 19th (yellow highlighter) & your car payment is due on the 1st, you know you have to use your paycheck on the 19th of the previous month to make sure your car lease is paid on time. My cell phone payment is due on the 12th, so I know I need to pay that bill with my paycheck on the 5th, I'd highlight this bill green.
- Repeat this until all paydays & bills are listed and highlighted.
- The weekly buttons take you to the weekly layouts.
- Fill in your top 3 goals for the month up at the top.

IDENTIFY VARIABLE EXPENSES

- For the past 3 months, collect your bank statements, receipts, etc., and make categories for your day to day expenses.

- These categories can include things like:

- Food (groceries & eating out)
- Transportation (gas, parking, oil changes, etc)
- Self-care (haircuts, mani/pedis, waxing, etc)
- Miscellaneous (random things that come up)
- Entertainment
- Pet
- Home supplies
 - (toilet paper, kitchen supplies, toiletries, etc)

Reminder

This will show you
how much you
are spending in each
category every month
so that you have a realistic
in your budget

- Insert these categories in the first column in the chart below. This is not in the digital planner.
- Calculate the average (last column) and that will be the number that you will budget for each category/month.

[illegible]

IDENTIFY SAVINGS GOALS

- Writing your savings goals down is important, but it's even more important to identify their importance in your life. This will give you guidance on where to throw your money to make the most significant impact in your life.
- Make a list of your savings goals aka sinking funds. They can include:
 - Vacation, Gifts, car maintenance, taxes, self care, luxury, laptop, new phone, washer/dryer, etc
- Insert these categories in the second column in the chart below.
- This is not in the digital planner.
- I'm going to have you put some money aside every single paycheck to achieve these goals.

Fill in the columns:

- What is the goal?
- The goal due date- aka when you want to have the money
- How much it costs
- How many months you have left
- Do the math to get how much it'll cost monthly

Reminder

Sinking Fund =
Saving a little bit each
paycheck for a future
goal or event.

	DESCRIPTION	DUE DATE	YEARLY \$ GOAL (A)	MONTHS LEFT (B)	MONTHLY AMOUNT (A/B)
GOAL #1					
GOAL #2					
GOAL #3					
GOAL #4					
GOAL #5					
GOAL #6					
GOAL #7					
GOAL #8					
GOAL #9					
GOAL #10					
TOTAL					

CREATE DEBT PAYMENT PLAN

- This step is not about paying off debt but rather creating a plan to pay it off.
- It's important to not only look at your full debt picture but to learn the money management skills to stay out of debt.
- Determine what method you are going to use to pay off your debt.
- Create a list of all of your debts. Include creditor, balance owed, interest rate, minimum payment and due date.
- List your debt in order of priority based on the method you choose:
 - Snowball = Paying off debt with the smallest balances first. You will see signs of progress earlier on in your debt payoff journey.
 - Avalanche = Paying off debt with the highest interest first. By using this method, you will save the most money on interest payments over the life of your debt.
- Work your plan of attack to pay off debt. Make minimum payments on all of your debt and throw any extra income to your number one priority debt.
- Use the chart below to lay it all out- ONLY included in the PRINTABLE BUDGET PLANNER- FREE WITH THIS GUIDE

DEBT PAYOFF PLAN

YEAR: _____

CREDITORS NAME	BALANCE OWED	INTEREST RATE	MINIMUM PAYMENT	DUE DATE	PRIORITY #
TOTAL:					

PUT TOGETHER YOUR PAYCHECK PLAN

PAYCHECK PLAN 1

MAY PAYCHECK PLAN PAY DATE: MAY 14, 2021

INCOME	BUDGETED	ACTUAL
WAGE	\$ 2604.00	\$ 2604.00
TOTAL	\$ 2604.00	\$ 2604.00

EXPENSES	DAY	BUDGETED	CLEARED
RBC LOC	—	\$950.00	950.00
INTEREST	14	\$130.00	117.14
NETFLIX	14	\$18.99	18.99
CELL PHONE	17	\$36.72	36.72
BET MEMBERSHIP	18	\$29.00	27.23
C1 INSURANCE	22	\$67.50	67.50
BELL PHONE	23	\$24.76	24.76
TITHE	—	\$743.00	
TOTAL		1505.97	
WHAT'S LEFT?		1098.03	

VARIABLE EXPENSES

FOOD ☐ CASH ☐ DEBIT ☐ SAVINGS

COFFEE ☐ CASH ☐ DEBIT ☐ SAVINGS

GAS ☐ CASH ☐ DEBIT ☐ SAVINGS

MISCELLANEOUS ☐ CASH ☐ DEBIT ☐ SAVINGS

TOTAL 240.00 **WHAT'S LEFT?** 858.03

SINKING FUNDS

TAXES ☐ CASH ☐ SAVINGS

CHAR ☐ CASH ☐ SAVINGS

NEWLY PRINTED ☐ CASH ☐ SAVINGS

UTILITIES ☐ CASH ☐ SAVINGS

RENT ☐ CASH ☐ SAVINGS

SALES TAX ☐ CASH ☐ SAVINGS

LET'S BREAKDOWN THE BILL DENOMINATIONS

TOTAL CASH WITHDRAWAL: 735

TOTAL LEFT IN DEBIT: 0

TOTAL SENT TO SAVINGS: 359.50

BUDGET DOCTOR 2020

- The Paycheck Plan was designed to create a zero-based budget which simply means every dollar you made has a plan
- You want to use one of these every single time you get paid
 - Once a month, use 1
 - Biweekly, use 2
 - Weekly, use 4
- You can duplicate as many of these pages as you need. Go back to page 6 of this guide to find out how to copy and paste in Goodnotes 5
- Fill in how much your paycheck/inflow of income will be. It will never be exact. You might be off by a couple of dollars. That's OK. Don't get caught up in making the numbers perfect.
- For me, I get paid twice every month. Some months have more days, so my paycheck may be different. I just average my last 3 paychecks and use that number
- I use my calendar to see which bills have to be paid with each paycheck according to when they are due; your budget calendar will be your guide

PUT TOGETHER YOUR PAYCHECK PLAN PT 2

STEP #1: Under **EXPENSES**, list all the bills you want to pay for that specific paycheck that you wrote down in your calendar along with the date due and how much you're budgeting to pay.

STEP #2: Subtract your total bills from your expected income- this is your leftover.

STEP #3: You will use any leftover income, after paying your regular bills, for your cash envelopes, these is your day to day spending/allowance. We figured this out on page 12 of this guide (identify your variable expenses).

STEP #4: List all of your cash envelopes & your budget for each cash envelope.

If you're a cash only spender, check off the cash box ☒ If you're not, check off debit ☒

THIS IS SO YOU KNOW WHERE THIS MONEY IS

TIP: You need to decide which categories you want to use for the cash envelope method. Mine include gas, food, coffee and miscellaneous spending. You can add fun, health & beauty too! Make sure you choose categories that are helpful for you. Remember, you did this on page 12 of this guide.

STEP #5: Subtract your cash envelope amounts from the income that you had left over after paying your regular bills.

STEP #6: Use any leftover income after paying your regular bills and cash envelopes for your savings goals, these are your **sinking funds**, use the amount you figured out on page 13 of this guide. List all of the things that you are saving for.

STEP #7: If you're saving this sinking fund in cash, check off the 'cash' box ☒ , if you're transferring the money to a savings account, check off 'savings' ☒.

REMEMBER, THIS IS SO YOU KNOW WHERE THIS MONEY IS

STEP #8: Use any leftover income after paying for your savings plan to make an extra debt payment. If your priority is not paying down debt, then use any leftover income to either make an extra savings contribution or leave it in your debit card as cushion.

TIP: I recommend having some cushion in your debit card to avoid any overdraft charges with unexpected bills- I leave \$200 as cushion.

CASH(LESS) ENVELOPE TRACKER

CASH(LESS) ENVELOPE TRACKERS

Category: FOOD BUDGET: \$150.00

DATE	TRANSACTION	+/-	BALANCE
2/20	Income	+150	150.00
2/21	Walmart	-10	140.00
2/22	Publix	-15	125.00
2/24	Hannys	-17	108.00
2/26	Stewarts	-40	68.00
2/27	Dunkin'	-6	62.00
2/27	Banana	-13	49.00
2/28	CashCo	-15	34.00
2/28	Transfer to debit	-10	24.00

Category: MISCELLANEOUS BUDGET: \$50.00

DATE	TRANSACTION	+/-	BALANCE
2/20	Income	+50	50.00
2/20	Longs	-24	26.00
2/21	Dunkin'	-7	19.00
2/23	Walmart	-15	4.00
2/24	Tims	-1	3.00
2/27	Publix	-3	0

Category: COFFEE BUDGET: \$20.00

DATE	TRANSACTION	+/-	BALANCE
2/20	Income	+20	20.00
2/22	Tims	-4	16.00
2/23	Tims	-8	8.00
2/24	Tims	-8	0

Category: Gas BUDGET: \$20.00

DATE	TRANSACTION	+/-	BALANCE
2/20	Income	+20	20.00
2/21	Dunkin'	-20	0

EXPENSE TRACKER

SPENDING/DEBIT

END OF MONTH

26 of 182

- By tracking your spending, it gives you the opportunity to make your budget successful.
- Once, after completing page 12 of this guide, you've determined which categories in your budget are variable expenses & you've established limits for each of those categories. You have room for 6.
- This page will follow your paycheck plan which will depend on your pay schedule. Fill in the # you filled in your paycheck plan:
- Now, when you get paid, if you're a cash spender, withdraw that cash and put it into your wallet. If you're not, leave that amount in your debit card while you track it.
- Update the date and amount you put into each category for spending.
- As you spend, update its corresponding envelope digitally so you know how much you have left to spend in each spending category.
- Once you're at zero, you have spent all that you've budgeted.

VARIABLE EXPENSES

FOOD

400 BUDGETED

☒ CASH ☐ DEBIT

Household

100 BUDGETED

☐ CASH ☒ DEBIT

TIME TO TRACK YOUR DAY TO DAY SPENDING

EXPENSE TRACKER

Pro Tip:

Category totals:

List all your spending categories and at the end of your tracking period, By adding up each category, you'll know 3 things:

- exactly how much you've spent
- if you've gone over/under budget
- how much you've spent this month versus last month

Total spent in...

Add up each column to see how much you spent in cash, debit & credit. This will become your total expenses in which you will subtract from your total income- this will give you your net balance for your tracking period.

You have just reconciled your month!

- A starting balance is something that will always be listed on my budget recaps. This will be any money you will be bringing into the new pay period including extra cash and/or cushion.
- I suggest spending about ten minutes every night to sit down and update your expense tracker. Check your accounts online, and record any transactions that have happened. Check off if you've made the transaction in cash, debit or credit ☒
- It's essential to include EVERY transaction. Every dollar coming in (income) or going out needs to be written down. If you spend cash throughout the day, make sure to ask for receipts so you can use them to record your transactions when you get home.
- Use digital/physical highlighters to identify possible budgeting categories. For example, all food transactions can be highlighted red. Try to use different highlighter colors for each category.
- Then, once all of the transactions have been highlighted, I add up each color. This tells me EXACTLY (like to the penny) where all of my money went during the month. It's categorized, it's totaled, and it's organized!
- I then use those totals from my expense tracker to retweak my upcoming budget, make necessary changes, and cut back spending in problem areas that I notice.

TRACKING YOUR SPENDING IS TRIAL & ERROR, IT'S PROBLEM-SOLVING & IT TAKES A LITTLE INVESTIGATION. BUT I CAN TELL YOU FROM EXPERIENCE: IT'S SO WORTH YOUR TIME!

FILL IN DEBT & SAVINGS PLAN/MONTH

- In page 14 of this guide, you used the BONUS worksheet to layout all your debts & list them in order of priority.
 - In the planner, you get one of these every single month, under the savings/debt tab, so that you can keep track of your debt payments & savings.
 - I like to keep track of my financial goals. You don't only want to know how much total went to debt during the month, but what specific debts are you paying off?
 - Once a plan of attack is created, your debt journey becomes less stressful.
 - Next is your savings plan, list the goals you set for yourself on page 13 of this guide.
 - Yes, it's nice to know how much went to savings for the entire month, but you want to know what you're saving for specifically.
 - Add up the total debt you paid and the total saved to get your grand totals.
- ### Reminder

Your financial journey will include some sacrifices but it doesn't mean you have to strip away all the things that bring happiness to your life.

Reminder

Your financial journey will include some sacrifices but it doesn't mean you have to strip away all the things that bring happiness to your life.

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
WHO I OWE	BALANCE	PAYMENT	NEW BALANCE								
RBC VISA		130. ⁸³									
RBC Interest+		144. ²⁶									
RBC LOC	\$ 48,950										
TOTAL											
DEBT I STARTED WITH (A)	\$66,655.22										
DEBT BALANCE THIS MONTH (B)											
OVERALL DEBT PROGRESS (A-B)											
	DESCRIPTION	GOAL AMOUNT	SAVED THIS MONTH	NEW BALANCE							
Goal 1	HOUSE DP	\$11,000									
Goal 2	TAXES	\$6000									
Goal 3	VACAY	\$4290									
Goal 4	LUXURY	\$890									
Goal 5	GIFTS	\$2130									
Goal 6	SELF CARE	\$2110									
Goal 7	CAR/MAINT	\$705									
Goal 8	NEW PHONE	\$2230									
Goal 9	LICENSING	\$3800									
Goal 10											
TOTAL											

BUDGET DOCTOR 2020
END OF MONTH

END OF MONTH RECONCILIATION

- The process of closing out your budget (figuring out where your money went during the month) is so important. It's going to show you if your spending is aligning with your financial goals, what categories you should be using in your budget and for your cash envelopes, how much to assign for your budget categories realistically and what progress you are making.
- Don't just blindly follow a budget. Understand the reasons behind your financial choices, and look at what your budget tells you.
- At the end of every month, I take all of the information from my expense trackers, and I organize my spending into categories. Now, I've been budgeting for a very long time, so I use the same categories over and over. If you are just starting out, organizing your spending into categories that make sense to your life, might take some time and tweaking.

Reminder

**I TRACK MY BUDGET
FROM THE FIRST OF EVERY
MONTH TO THE LAST DAY OF
THE MONTH.**

The screenshot displays a budgeting application interface with a monthly overview. At the top, a navigation bar shows the months from JAN to DEC, with JUL highlighted. On the left, a vertical sidebar lists various budgeting tools: PAYCHECK PLAN 1, PAYCHECK PLAN 2, EXPENSE TRACKER, SAVINGS/DEBT, and END OF MONTH. The main content area is divided into three sections. The first section, 'MONTHLY CATEGORY BREAKDOWN', includes fields for 'STARTING BALANCE:', 'ANY INCOMING INCOME:', and 'TOTAL INCOME:'. Below these is a table with columns for 'CATEGORY', 'SPENT', and '% OF INCOME'. The categories listed are FOOD, COFFEE, MISC, GAS, DEBT, SAVINGS, UTILITIES, BUSINESS, SF SPENDING, and GIVING. The second section, 'NET WORTH PROGRESS', features a formula: NET WORTH = TOTAL ASSETS - TOTAL LIABILITIES. It also shows 'LAST MONTH'S NET WORTH' as -\$26,052.05 and a field for 'THIS MONTH'S NET WORTH'. A button labeled 'CLICK HERE TO RECORD NEW NET WORTH' is next to the latter field. The third section, 'MONTHLY FINANCE OVERVIEW', contains a table with columns: INCOME, EXPENSES, DEBT PAID, SAVINGS, GIVING, INVESTED, NET WORTH, and CREDIT SCORE. Below this table is a button labeled 'CLICK HERE TO RECORD IN YEARLY OVERVIEW'. On the right edge of the app, vertical text reads 'BUDGET DOCTOR 2020'.

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
MONTHLY CATEGORY BREAKDOWN											
STARTING BALANCE: _____											
ANY INCOMING INCOME: _____											
TOTAL INCOME: _____											
CATEGORY	SPENT	% OF INCOME									
FOOD											
COFFEE											
MISC											
GAS											
DEBT											
SAVINGS											
UTILITIES											
BUSINESS											
SF SPENDING											
GIVING											
TOTAL											

NET WORTH PROGRESS							
NET WORTH = TOTAL ASSETS - TOTAL LIABILITIES							
(A) LAST MONTH'S NET WORTH: <u>-\$26,052.05</u>							
(B) THIS MONTH'S NET WORTH: _____							
DIFFERENCE (B-A): _____							
MONTHLY FINANCE OVERVIEW							
INCOME	EXPENSES	DEBT PAID	SAVINGS	GIVING	INVESTED	NET WORTH	CREDIT SCORE
CLICK HERE TO RECORD IN YEARLY OVERVIEW							

NET WORTH

- Tracking your net worth is essential to see your overall financial health. It's like a snapshot of your finances for a specific period of time. You always want a positive net worth, but there will be some instances where you might have a negative net worth.
- Your net worth is your total assets minus your total liabilities. The goal of your net worth should be to increase it every month.
- You need to increase your assets (saving money), or decrease your liabilities (paying off debt).
- List out all of your assets and their value, and then list out all of your debts or liabilities and how much you owe for each. Your net worth is calculated by the following formula = Total Assets - Total Liabilities.
- Use the 2nd page on the previous worksheet to track your progress. If this is your first month tracking your net worth, you might need to wait until the following month to fill in this information.

JAN

FEB

MAR

APR

MAY

JUN

JUL

AUG

SEP

OCT

NOV

DEC

Net Worth Tracker

ASSETS

JAN

FEB

MAR

APR

MAY

JUN

JUL

AUG

SEP

OCT

NOV

DEC

CHQ

671.49

SAVINGS

6554.64

CHQ

43.69

SAV

7756.36

QUESTTRADE

2432.88

TAXES

5446.21

Sinking Funds

3652.00

TOTAL (A)

\$26,557.27

LIABILITIES

JAN

FEB

MAR

APR

MAY

JUN

JUL

AUG

SEP

OCT

NOV

DEC

Line of Credit

48,405.00

VISA

50.00

TOTAL (B)

\$48,455

NET WORTH (A-B)

-21,897.73

YEAR: 2021

BUDGET DOCTOR 2020

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SPENDING CATEGORY BREAKDOWN

- Every month, I like to look at how my spending compared to the previous months. It helps me answer the question, "Did I make progress or decrease my spending in certain categories?"
- The one category I'm always fighting is my food budget. This is the one category I like to look at. I always try to challenge myself to spend less, and I want to make sure that my spending is going down or staying the same from month-to-month, not increasing.
- If your income fluctuates every month like mine does, it's also an excellent way to see where you are compensating in your spending for those fluctuations. For example, in February, my utilities decreased by \$170. The question I like to answer is, "what did I use more of in January versus February?"
- I start with my budget for the month (how much I'd like to spend) in each category
- For the difference between my budgeted amount and actual amount, I highlight it in red if I spent more than my budget, and in green if I spent on or under my budget

Spending Category Breakdown YEAR: 2021

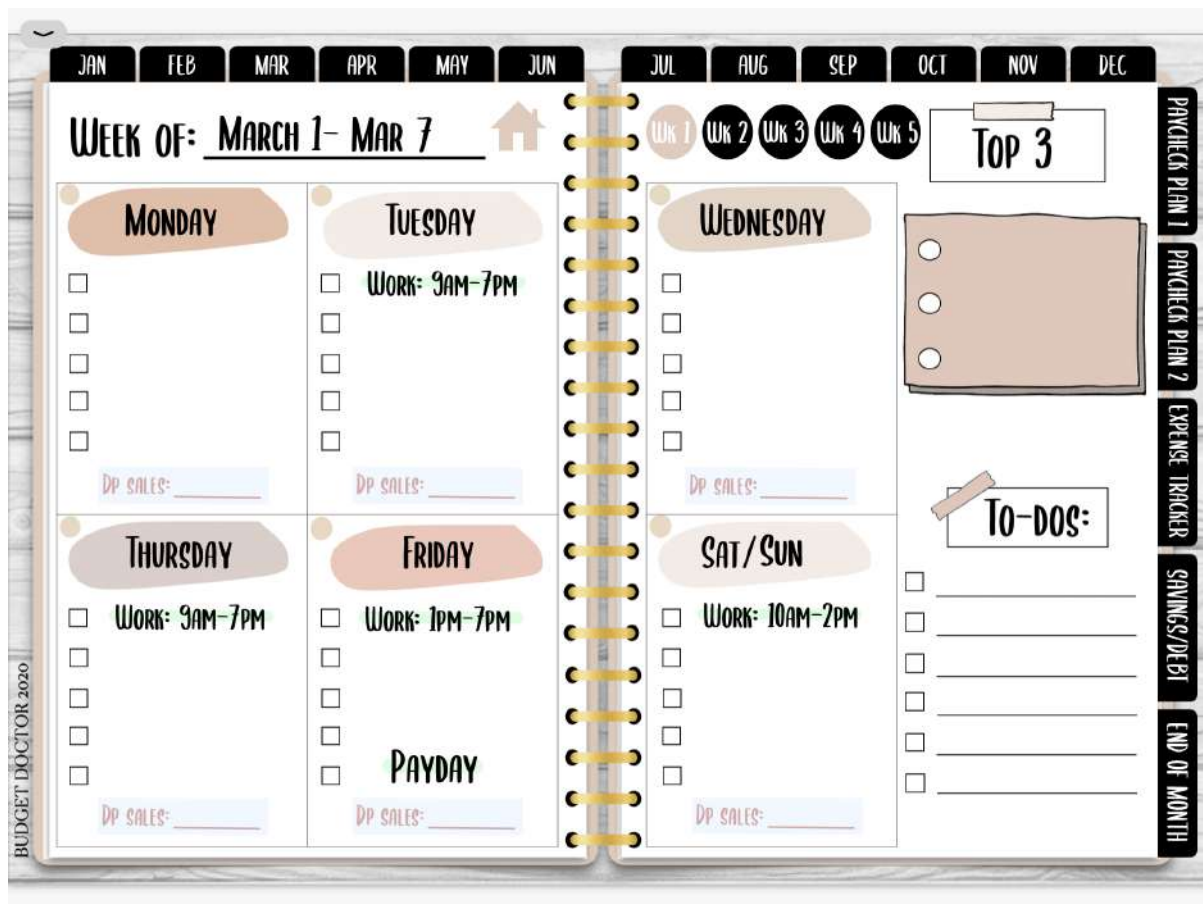
CATEGORY	FOOD	COFFEE	MISC	GAS	DEBT	SAVINGS	UTILITIES	BUSINESS	SELF SPENDING	GIVING
BUDGET	\$400	\$50	\$100	\$50	\$1700	\$2000	\$706	\$208	-	\$364
JANUARY	272.30	48.61	136.44	30.00	820.09	1511.00	705.90	207.17	155.00	100.00
FEBRUARY	337.26	66.02	289.52	0	1899.38	2233.00	535.32	206.99	185.00	210.00
MARCH										
APRIL										
MAY										
JUNE										
JULY										
AUGUST										
SEPTEMBER										
OCTOBER										
NOVEMBER										
DECEMBER										
TOTAL										

MONEY GOALS TRACKER

- This worksheet allows you to see progress when you feel like you are not making any.
- It's also a fantastic tool for creating a savings goal. I can see an updated total of how much more I need to save to reach my goal every month.
- Once again, it's more about seeing progress than tracking. It keeps you motivated to keep going.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
Money Goals													
GOALS	JAN	FEB	MAR	APR	MAY		JUN	JUL	AUG	SEP	OCT	NOV	DEC
HOUSE	7156. ³⁶	7690. ⁰⁹											
ETSY	6554. ⁶⁴	8383. ²³											
INVESTMENT	2432. ⁸⁸	3244. ²⁶											
GIFTS	305	340											
VACAY	1540	1790											
CAR	0	200											
LUXURY	346	390											
APPLE	690	830											
SELF CARE	460	400											
LICENSING	317	634. ²⁸											
TOTAL	20,395. ⁸⁹	23,901. ⁸⁶											

WEEKLY VIEW



- Based on your 3 monthly goals you made in your calendar above, come up with a weekly game plan that will help you focus on what needs to be done in order for you to hit those monthly, quarterly, and yearly goals.
- That way, you force yourself to actually achieve those goals with these bite sized weekly action steps.
- These top 3 will be your non-negotiables and must get done by the end of the week.
- Now divide your weekly goals into daily goals and now you have a plan for every single day
- No more wondering what you're going to do everyday.
- You have 7 daily view pages, click on the day of the week to take you to it's daily page

ANNUAL FINANCE TRACKER

Using this tracker, plug in the numbers for every month. This is your yearly spending snapshot all-in-one

YEARLY FINANCE TRACKER

BEGINNING NET WORTH: -26,052.05 END OF YEAR NET WORTH: _____

STARTING SAVINGS: \$12,478.28 SAVING: _____

STARTING DEBT: \$48,950.00 DEBT PAYOFF GOAL: \$20,111.00 COMPLETE ☐

	INCOME	EXPENSES	DEBT PAID	SAVINGS	GIVING	INVESTED	NET WORTH	CREDIT SCORE
JANUARY	\$4747.32	\$3992.45	820.09	1517.00	100.00	0	-21,897.73	802
FEBRUARY								
MARCH								
APRIL								
MAY								
JUNE								
JULY								
AUGUST								
SEPTEMBER								
OCTOBER								
NOVEMBER								
DECEMBER								
TOTAL/AVG								

BUDGET DOCTOR 2020

BRAIN DUMP

MONDAY M T W T F S S

TODAY'S INSPO: _____

TOP 3 TODAY:

- ☐ Finish blog posts
- ☐ Update budget
- ☐ Send invoices

TO-DO'S:

- ☐ Etsy messages
- ☐ Edit Blog photos
- ☐
- ☐
- ☐
- ☐
- ☐

SCHEDULE:

MORNING	AFTERNOON	EVENING
6AM		
7AM		
8AM		
9AM		
10AM		
11AM		
12PM		
1PM		
2PM		
3PM		
4PM		
5PM		
6PM		
7PM		
8PM		
9PM		

Handwritten notes in schedule: MORNING ROUTINE (6AM-8AM), WORKOUT (9AM), Shower + breakfast (10AM), Work (11AM-12PM), DINNER (6PM-7PM).

DAILY PAGE

Seven daily layouts with a brain dump page for your daily planning needs by the hour. Using a daily planning page helps you stay focused without feeling overwhelmed..

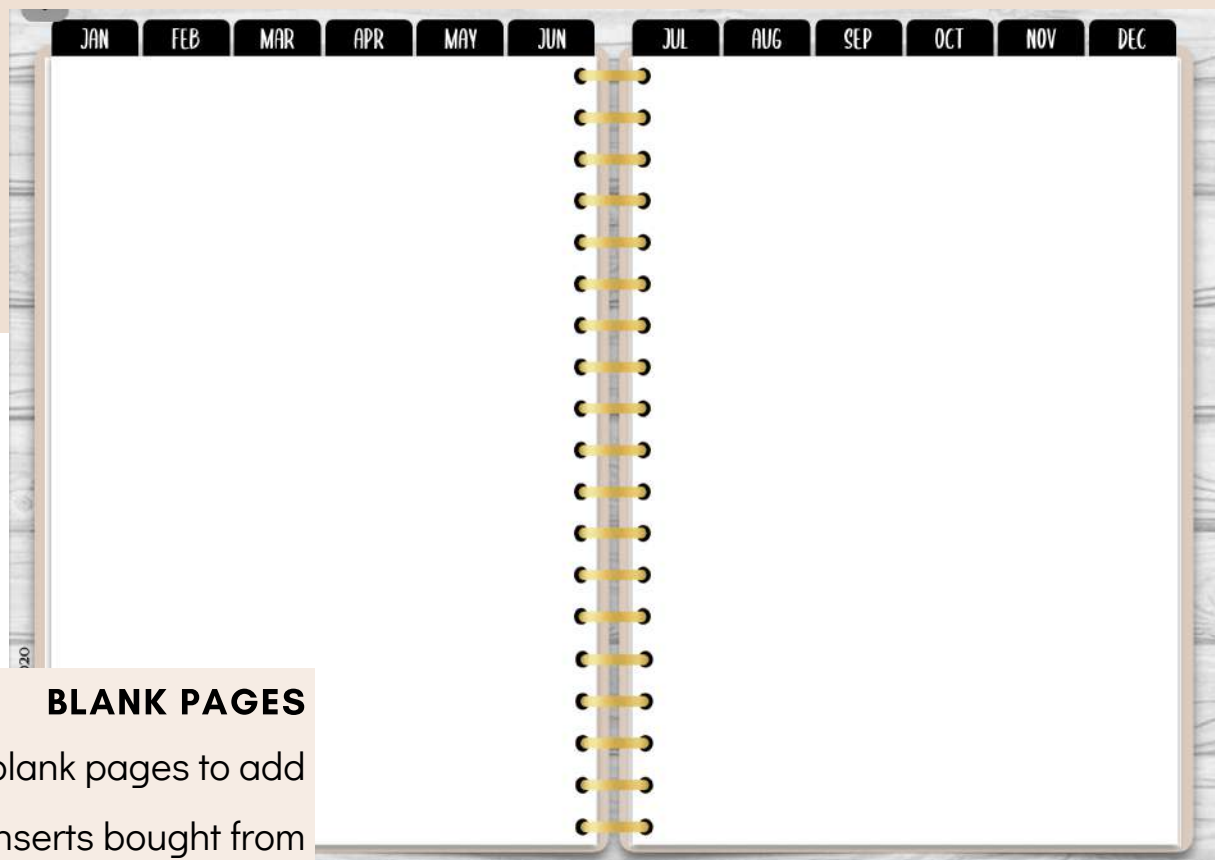
YEARS GOALS

yearly planning spreadsheet to map out all of your dreams and goals for your best year ever



BLANK PAGES

Five blank pages to add images, inserts bought from the shop or just to be creative!





THE BUDGET PLANNER

**Ditch money stress
& learn to manage
it like a boss**

You've made it till the end! If you loved reading this guide, please tag me @budgetdoctor on Instagram stories so I can repost you enjoying the ultimate guide to budgeting! I have a feeling you probably found AT MINIMUM 5 things that will change the way you handle your money now and in the future.

**Now that you've gone through this resource, it's time to use it!
But simply reading through this resource will only get you so far.
I've done a complete flip through of the budget planner for you BUT there are only two fundamental things that I have learned on my financial journey:**

NUMBER 1:

There is no wrong or right way to budget your money. The right way is the way that works for you. It doesn't matter what the financial experts are out there telling you. You have to do what works for you and your unique life.

NUMBER 2:

Being on a debt free journey doesn't just mean making debt payments. It's about having a system in place to ensure that you don't go into debt in the future. What are you doing today with your money that ensures you won't have to use debt later?

