

# MONTHLY BUDGET

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

YEAR: \_\_\_\_\_

MONTHLY INCOME

EXPENSES

USUAL

GOAL

TOTAL:		

BILLS

USUAL

GOAL

TOTAL:		

DEBT

MINIMUM

GOAL

TOTAL:		

UNCOMMITTED INCOME



GOAL ALLOCATIONS

TOTAL:		

# EXPENSES

MONTH

**ITEMS**

**USUAL**

**GOAL**

TOTAL:		

# EXPENSES

MONTH

**ITEMS**

**USUAL**

**GOAL**

TOTAL:		

# EXPENSES

MONTH

**ITEMS**

**USUAL**

**GOAL**

TOTAL:		

# BILLS

MONTH

**ITEMS**

**USUAL**

**GOAL**

TOTAL:		

# BILLS

MONTH

**ITEMS**

**USUAL**

**GOAL**

TOTAL:		

# DEBT

MONTH

**ITEMS**

**USUAL**

**GOAL**

TOTAL:		





# Personal Reflection Exercises...

## **As I adjust my spending habits, my financial situation improves.**



### **As I adjust my spending habits, my financial situation improves.**

My expectations for getting rid of debt and building wealth are reasonable. I know that it takes time to repair my finances and I am willing to invest that time in order to move beyond my debt.

*I am willing to give up some of the things that I desire right now in order to afford a better future for my family.*

When I shop, I bring a list with me in order to buy only the items that I need. I am free from the pressure to compete with others. I am grateful for what I have because my Creator has given me all that I need. I have a plan for my financial future that involves me building sustainable wealth for my spouse and children. The passion I have for my financial goals helps me stay the course.

*When I am tempted to make an irresponsible purchase, I remind myself of my goals and exercise restraint.*

My finances continually improve when I seek ways to cut unnecessary costs.

I spend time each day reflecting on the driving force behind my purchases. I eliminate greed and competition from my heart by being grateful for what I have and giving to the less fortunate.

Today, I am improving my finances by refraining from unnecessary spending. I use my creativity to look for ways to save money knowing that the sacrifices I make today will be well worth it tomorrow.

### **Self-Reflection Questions:**

- 1.** Who can help me be accountable for my spending
- 2.** What do I want my financial situation to look like one year from today?
- 3.** What is the driving force behind my purchase?

# Personal Reflection Exercises...

## Chipping away at a big task keeps me focused and quickly builds momentum.



**Chipping away at a big task keeps me focused and quickly builds momentum.**

When I have a large project to complete, or a big goal to achieve, *I divide it into a series of small tasks.*

Each task is easily accomplished, so I can dive right in. Completing these mini-goals keeps me going and drives me forward to success.

This method sets me up for success every time. Once I make my plan and get started, *I know without a doubt that I can succeed.*

Often, the hardest part of any big project is getting started. So I schedule the quickest, easiest tasks for the beginning. This allows me to get started without delay.

As I complete more and more of these small tasks, *I feel the force of my momentum pushing me forward* to the next ones. This energy even helps me overcome obstacles in my path so I can continue towards my goals until I accomplish them!

It's like chopping down a tree. No matter how large the tree may be, I know I can cut it down by chipping away at it bit by bit.

My small tasks are like the little chips of the tree. Each little chip only requires a small action, yet they all add up to success.

Today, my plan is to follow this strategy for all my projects so I can chip my way to success!

### **Self-Reflection Questions:**

1. Am I procrastinating on starting a large project right now?
2. How can I divide my next project into easily achievable tasks?
3. What's the easiest task I can put at the beginning so I can get started right away?

# Personal Reflection Exercises...

**Exciting opportunities abundantly appear in my life.**



## **Exciting opportunities abundantly appear in my life.**

New opportunities surround me every day. All I need to do is recognize them and take the leap of faith.

I have an abundance mindset that keeps my mind open to these new opportunities.

Each morning I greet the new day with excitement and anticipation. I give thanks for my blessings and wonder what good this day will bring.

*When I search for the good in my day, I often find beautiful, hidden gems. Living in the moment helps me recognize new opportunities.*

When I focus on the present, regrets of the past and worries of the future simply cannot exist.

When challenges arise, I expect that there is a solution and I seek it out. I inevitably find it and continue happily toward my goal.

Today, "*Seize the day!*" is my mantra. My plan is to keep an eye out for those opportunities that I know, without a doubt, will appear and then go for them with all the gusto I've got!

## **Self-Reflection Questions:**

1. Do I expect that good things will happen to me each day?
2. How can I make my mind more open to new possibilities?
3. How can I encourage myself to take swift action on the opportunities I find?

# YOUR SIX-FIGURE DAY

Money Loves Clarity and Consistency

DATE:

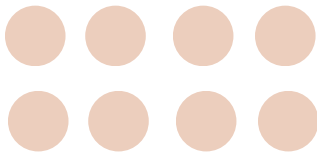
S M T W T F S

FOCUS:

BALANCE: \$

WATER

VITAMIN(S)



EXERCISE



MEALS:

BILLS:

B:

1:

L:

2:

D:

3:

S:

4:

TO-DO LIST:

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NOTES:

MOOD:

