

MONTHLY MONEY REVIEW

A 20-minute check-in: what came in, what went out, what to change

MONTH

YEAR

No shame, just numbers — look back so next month can feel a little lighter.

MONTH IN REVIEW

This Month at a Glance

MONEY IN	MONEY OUT	TOTAL SAVED	LEFT OVER
\$	\$	\$	\$

✔ What went well this month?

⚠ Where did I overspend?

CATEGORY CHECK — PLANNED vs. ACTUAL			
CATEGORY	PLANNED	ACTUAL	+ / -
Housing / Rent	_____	_____	_____
Groceries	_____	_____	_____
Gas / Transport	_____	_____	_____
Eating Out	_____	_____	_____
Bills / Utilities	_____	_____	_____
Personal / Shopping	_____	_____	_____
Debt Payments	_____	_____	_____
Savings	_____	_____	_____

3 CHANGES FOR NEXT MONTH

1. _____

2. _____

3. _____

NEXT MONTH GOAL & SAVINGS CHECK-IN

MY #1 MONEY GOAL NEXT MONTH

Savings goal: \$ _____

Saved so far: \$ _____

"You're not behind — you're paying attention. That's exactly how progress starts."