

The 12-Month Money Tracker

Track the money that comes in, the money that leaves, and the money that stays. Print it. Fill it in honestly.

Month	Income 1	Income 2	Total In	Fixed Out	Variable Out	Total Out	Saved / Invested	End Balance
January								
February								
March								
April								
May								
June								
July								
August								
September								
October								
November								
December								

Annual Summary and Goals

The Goals

Write down what you are actually trying to do. A number without a purpose is just math.

1 _____

2 _____

3 _____

Notes and Flat Months

Some months you save nothing. Some months you go backward. Write it down so you remember why.

The Reality

At the end of the year, face the numbers. Honesty is the only way forward.

Total Income: _____

Total Expenses: _____

Total Saved / Invested: _____

Biggest Win: _____

Biggest Leak: _____