

My Simple Monthly Money Tracker

A gentle, judgment-free way to stay aware of your money – one month at a time

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PAGE 2 – How to Use This Tracker

This tracker is made for *real life*.

You don't need perfect numbers, you just need awareness and consistency.

Take 15–20 minutes at the start and end of the month.

- ✓ Track what's coming in
- ✓ Track where it's going
- ✓ Celebrate what you're learning
- ✓ Build one money habit at a time

✨ You're not behind. You're building confidence. One month at a time.

PAGE 3 – Monthly Overview

Monthly Income

💰 How much money am I expecting this month?

Write Them:

Monthly Expenses

📌 What are my regular bills and payments do I expect this month?

list them....

Surprise Expenses

! What popped up that I didn't plan for?

list :

Money Wins

🎉 What went well this month?

reflections :

Lessons Learned

💡 What can I do differently next month?

write:

1 Habit I'm Practicing This Month

🔄 Choose a simple habit to build on.

Examples:

- Check my balance every Sunday
- Save \$15 each week
- Track spending weekly

Write it:

PAGE 4 – Weekly Tracker

Track your habits weekly. Use emojis, words, or numbers. Please Be honest, not perfect 🧡

Week	What I Spent	What I Saved	Money Mood (1-10 or emoji 😊😞)
Week 1	[]	[]	[]
Week 2	[]	[]	[]
Week 3	[]	[]	[]
Week 4	[]	[]	[]

PAGE 5 – Notes & Reflections . This is optional.

Use this space to write anything that came up this month – emotions, wins, struggles, habits, patterns, or questions.
