BALLER BUDGETING

Baller Budget Starter Kit

A simple system to plan, track, and review your money

INSIDE THIS KIT

Monthly Budget Worksheet

HOW TO USE THIS PAGE

Write your expected take-home income at the top. List each category, then plan an amount before the month starts. At month end, fill in the actual column and note the difference.

Month ______________________________

Total take-home income ______________________________

Category	Planned	Actual	Difference

Monthly Income Tracker

HOW TO USE THIS PAGE

Record every deposit as it arrives: paychecks, side income, benefits, refunds. Use the total when you plan next month.

Date	Source	Expected	Received	Notes

Monthly Expense Tracker

HOW TO USE THIS PAGE

Log each purchase or bill the day it happens. Tag each with a category so you can see where money actually goes.

Date	Description	Category	Amount	Paid with

Bill Payment Tracker

HOW TO USE THIS PAGE

List recurring bills with due dates. Check off each payment and write the confirmation number so nothing is missed.

Bill	Due	Amount	Paid on	Confirmation #	✓

Weekly Spending Tracker

HOW TO USE THIS PAGE

Set a weekly spending limit for flexible categories. Record purchases daily and total them each night.

Week of ______________________

Weekly spending limit ______________________

Day	Purchase	Category	Amount	Running total

Savings Goal Tracker

HOW TO USE THIS PAGE

Choose one goal, set an amount and date, then color in a box each time you add money.

Goal amount ____________________

Target date ____________________

Amount per step (goal ÷ 20) ____________________

Step 1 $ ________	Step 2 $ ________	Step 3 $ ________	Step 4 $ ________	Step 5 $ ________
Step 6 $ ________	Step 7 $ ________	Step 8 $ ________	Step 9 $ ________	Step 10 $ ________
Step 11 $ ________	Step 12 $ ________	Step 13 $ ________	Step 14 $ ________	Step 15 $ ________
Step 16 $ ________	Step 17 $ ________	Step 18 $ ________	Step 19 $ ________	Step 20 $ ________

Milestones and notes

Emergency Fund Tracker

HOW TO USE THIS PAGE

Pick a starter target that fits your household, such as $500 or $1,000. Color a step each time you add to it. Only use it for real emergencies.

Emergency fund target ______________________

Target date ______________________

Amount per step (goal ÷ 20) ______________________

Step 1 $ ________	Step 2 $ ________	Step 3 $ ________	Step 4 $ ________	Step 5 $ ________
Step 6 $ ________	Step 7 $ ________	Step 8 $ ________	Step 9 $ ________	Step 10 $ ________
Step 11 $ ________	Step 12 $ ________	Step 13 $ ________	Step 14 $ ________	Step 15 $ ________
Step 16 $ ________	Step 17 $ ________	Step 18 $ ________	Step 19 $ ________	Step 20 $ ________

Milestones and notes

Monthly Financial Check-In

HOW TO USE THIS PAGE

Set aside 20 minutes at the end of each month. Answer honestly; this is a review, not a report card.

Month ____________________

Total income ____________________

Total spent ____________________

Amount saved ____________________

Debt paid down ____________________

One win this month ____________________

One thing to change ____________________

Next month's focus ____________________

Notes

HOW TO USE THIS PAGE

Use this page for ideas, questions, account reminders, or goals you want to revisit.