Pretty $MART MONEY

Monthly BUDGET PLANNER

Month & Year ______________

Monthly Income	Amount
Main Income	
Other	
Total Income	

Savings & Investment	Amount
Emergency Fund	
Retirement Fund	
Other	
Total Savings	

Debt Payments	Amount
Student Loans	
Car Payment	
Credit Card 1	
Credit Card 2	
Other	
Total Debt Payments	

Tips & Notes:

- Extra Cash Flow = opportunity. Use it to pay down debt, build savings, or invest in your future.
- Emergency funds create peace, not just protection. Aim for small milestones first.
- Building wealth is less about being rich overnight and more about being intentional over time.

Fixed Expenses	Amount
Rent/Mortgage	
Utilities	
Internet	
Phone	
Subscriptions	
Insurance	
Total Fixed Expenses	

Variable Expenses	Amount
Groceries	
Dining Out	
Entertainment/Fun	
Fuel	
Other	
Total Variable Expenses	

Summary	Amount
Total Income	
Total Savings	
Total Debt Payments	
Total Fixed Expenses	
Total Variable Expenses	
Extra Cash Flow	

You don’t need a six figure income to build a beautiful life. You just need a plan!