

# ADULTING HARD DIGITAL CONTENT

The following file includes:

- Monthly Budget Template
- 30 Day Saving Challenges
- Is It A Need of Want: Decision Chart
- Income & Expense Tracker
- Monthly Mantras
- Monthly Financial Review
- Make Money Moves: 30 Day Savings Challenge

For Google Sheets Templates use the following steps:

1. Use this link to access the google sheet.
  - a. [https://docs.google.com/spreadsheets/d/lbl4wHQXVX-B-dnDFqpW55eEYIOp\\_hKpGO48mOdCSUZE/edit?usp=sharing](https://docs.google.com/spreadsheets/d/lbl4wHQXVX-B-dnDFqpW55eEYIOp_hKpGO48mOdCSUZE/edit?usp=sharing)
2. In the top left corner, click “File”
3. In the drop down menu, click “Make A Copy”
4. You will then have access to the document to edit.

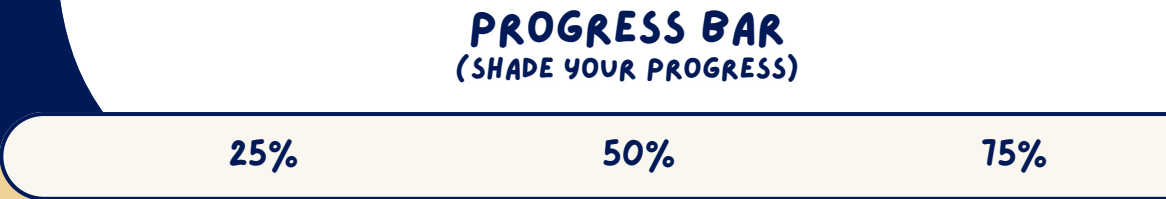


# 30 DAY SAVINGS CHALLENGE

AMOUNT SAVED EACH DAY



I AM SAVING FOR



PROGRESS BAR  
(SHADE YOUR PROGRESS)

TOTAL NEEDED

# IS IT A NEED OR A WANT? DECISION CHART

Do I need this to live or function?

Yes ↓

No ↓

Is this item necessary for my health or well-being?

Yes ↓

No →

Can I wait a week before buying this?

Yes ↓

No →

**WANTS**

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Blank space for recording items categorized as wants.

**NEEDS**

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Blank space for recording items categorized as needs.

**REFLECTION**

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THINGS I THOUGHT WERE NEEDS BUT  
LATER REALIZED WERE WANTS

Blank space for reflection on items initially thought to be needs but later realized to be wants.

# INCOME & EXPENSE TRACKER

INCOME TRACKING TABLE

DATE	INCOME SOURCES	EXPECTED INCOME	ACTUAL INCOME
TOTAL INCOME			

EXPENSE TRACKING TABLE

DATE	ITEM/SERVICE	NEED OR WANT?	COST
		<input type="checkbox"/> Need <input type="checkbox"/> Want	
		<input type="checkbox"/> Need <input type="checkbox"/> Want	
		<input type="checkbox"/> Need <input type="checkbox"/> Want	
		<input type="checkbox"/> Need <input type="checkbox"/> Want	
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		<input type="checkbox"/> Need <input type="checkbox"/> Want	
TOTAL EXPENSES			

I am  
**CAPABLE**  
of earning  
and saving  
wisely

I **ATTRACT**  
abundant  
financial  
opportunities

My income  
is constantly  
**INCREASING.**

I am  
**CONFIDENT**  
in my ability  
to create  
wealth.

# MONTHLY MANTRAS

I am a  
**MAGNET**  
for  
financial  
prosperity.

I make  
**SMART**  
decisions  
with my  
money.

Every dollar  
I spend  
comes back  
to me  
**MULTIPLIED.**

I am  
**GRATEFUL**  
for the  
wealth that  
flows into  
my life.

I have the  
**POWER** to  
create  
financial  
stability and  
security.

I am  
**ALIGNED**  
with the  
energy of  
abundance.

I **TRUST**  
that the  
universe will  
provide for  
me.

I manage my  
money with  
confidence  
and **EASE**.

# MONTHLY MANTRAS

My **SKILLS**  
and talents  
bring me  
financial  
rewards

I **DESERVE**  
to be  
financially  
independent.

I am in  
**CONTROL**  
of my  
financial  
destiny.

My positive  
**ATTITUDE**  
attracts  
wealth.

# MONTHLY FINANCIAL REVIEW

## INCOME OVERVIEW

INCOME SOURCES	AMOUNT EARNED

## EXPENSE OVERVIEW

CATEGORIES	TOTAL SPENT
Food	
Entertainment	
Transportation	
Clothing	

## SAVINGS PROGRESS

GOAL NAME	TARGET AMOUNT	CURRENT SAVINGS

## REFLECTIONS

WHAT DID I DO WELL THIS MONTH?

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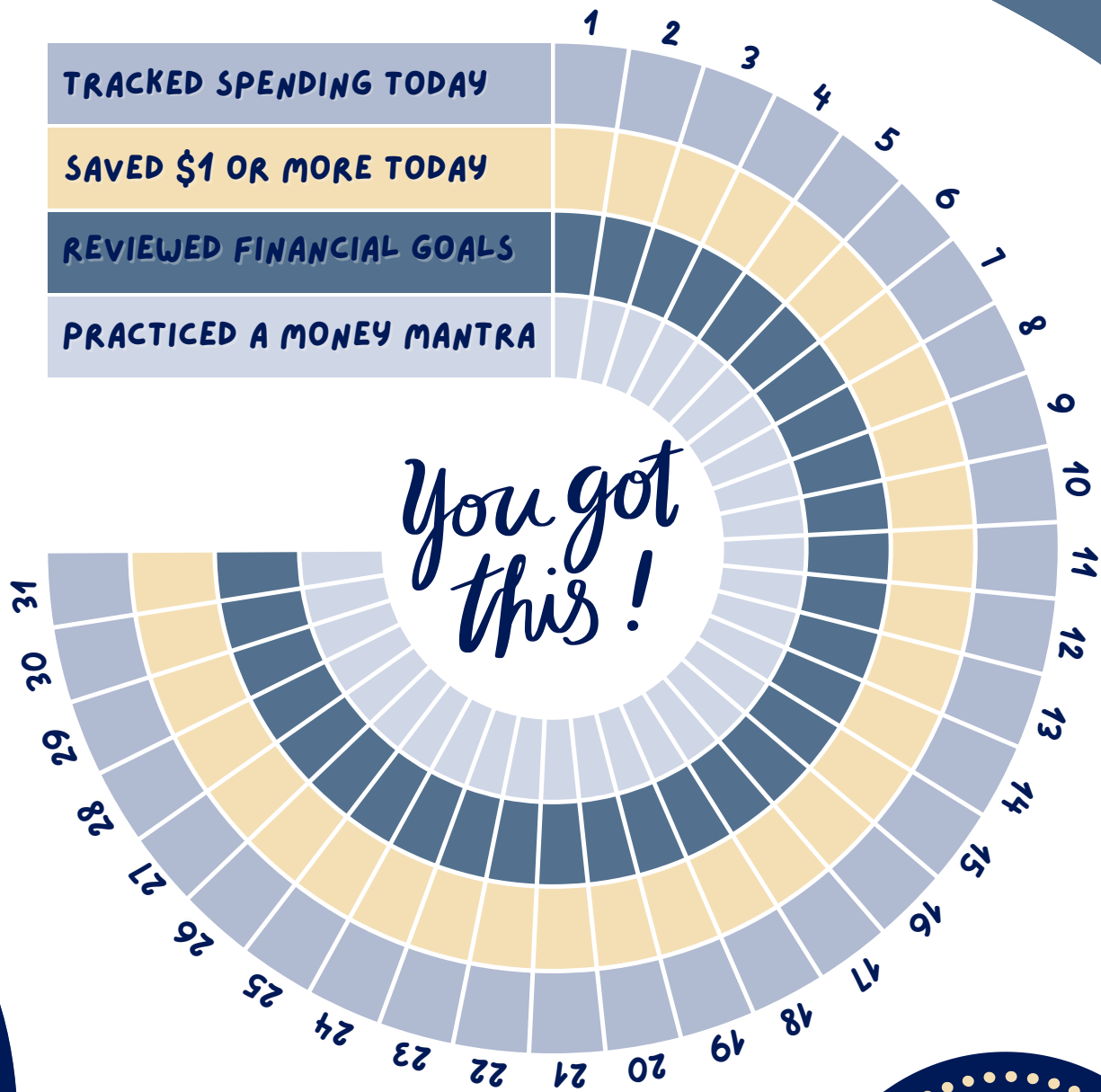
WHAT CAN I IMPROVE FOR NEXT MONTH?

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WERE THERE ANY UNEXPECTED EXPENSES?

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# MAKE MONEY MOVES: 30 DAY SAVINGS CHALLENGE



## REWARD YOURSELF

WHAT REWARD WILL YOU GIVE YOURSELF FOR COMPLETING ALL 30 DAYS?

