FREE PRINTABLE

Monthly Money Review

One page, once a month. Cash flow first, then the bigger picture. A budget shows whether the month worked; net worth shows what the month changed.

Month _____ Reviewed with _____

1. Cash flow: did the month work?

	Planned	Actual	Difference
Income received			
Bills and fixed costs			
Everyday spending			
Saved or set aside			
Extra debt payments			

Did any bill or category create pressure this month? What caused it?

2. Net worth: what did the month change?

	Last month	This month	Change
Total assets (cash, savings, retirement, home, vehicles)			
Total debts			
Net worth (assets minus debts)			

Paying debt from cash does not change net worth on the day it happens, since assets and debt fall by the same amount. The gain shows up over time as interest stops being added.

3. Looking forward

One thing that went well

One decision for next month

Twelve-month tracker

Copy the totals from each month's review. Progress that is invisible month to month often shows up across a year.

Month	Income	Spending	Saved	Total assets	Total debts	Net worth	Change

Looking back over the year: what changed that a single month did not show?