Start Here

A calm monthly money plan you will actually keep.

How to print

1. Open the file for your paper: this pack comes in US Letter and A4.
2. In the print dialog choose 'Actual size' or 100% scale - never 'Fit to page'.
3. Short on ink? Print the black & white pages at the back of this pack instead.

What's inside

Page 2: Monthly Budget overview - Page 3: Expense Tracker - Page 4: Savings Goal - Page 5: the budget overview in black & white - Page 6: about the Tick & Bloom bundle.

Filled example - yours is blank, like this but empty

INCOME

Source	Planned	Actual
Salary	*$2,500*	*$2,500*
Freelance	*$300*	*$250*

FIXED EXPENSES

Item	Planned	Actual	Difference
Rent	*$900*	*$900*	*$0*
Utilities	*$120*	*$105*	*$15*

Total in $2,750 - Total out so far $1,005 - On track to save $215

Example: income and fixed expenses filled in - totals update as you go.

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Monthly Budget

Plan it, track it, keep the difference.

Month of: JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC

INCOME

Source	Planned	Actual

FIXED EXPENSES

Item	Planned	Actual	Difference

VARIABLE EXPENSES

Item	Planned	Actual	Difference
TOTALS			*Difference*

Total in: _____ **Total planned:** _____

Total out: _____ **Total actual:** _____

Left to save: _____ *Move this to savings on payday.*

Expense Tracker

Every spend written down - no judgement, just data.

Month of: JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC

Date	Item	Category	Amount
		TOTAL SPENT	$

Savings Goal

One goal, steady steps - watch it fill up.

My goal: _____

Target: $ _____ **By when:** _____

Saved so far: $ _____

PROGRESS - colour a segment at each milestone

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

MILESTONES

25% - $ _____ **Date:** _____ **Reward:** _____

50% - $ _____ **Date:** _____ **Reward:** _____

75% - $ _____ **Date:** _____ **Reward:** _____

100% - $ _____ **Date:** _____ **Reward:** _____

Gentle tip
Pay yourself first: move money to savings on payday, before spending starts. Small and steady beats big and rare.

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INCOME

Source	Planned	Actual

FIXED EXPENSES

Item	Planned	Actual	Difference

VARIABLE EXPENSES

Item	Planned	Actual	Difference
TOTALS			*Difference*

Total in: _____ **Total planned:** _____

Total out: _____ **Total actual:** _____

Left to save: _____ *Move this to savings on payday.*

Keep Going, Gently

Small steps every day.

Enjoying your Budget Tracker?

This free pack is one piece of the Tick & Bloom printable family. The full Wellness Bundle brings all of it together in matching Letter + A4 packs:

- Daily Planner Pack
- Budget Tracker Pack
- Habit Tracker v2
- Meal Planner + Grocery List
- Colour-In Mood Tracker
- Sleep Log with Pattern Tracker

Find every pack at tickandbloom.com - and pin your favourite pages so other gentle planners can find them too.

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