

Monthly budget worksheet

Use one currency throughout. Income minus expenses and savings equals the remaining balance. Actual minus planned is the variance; a positive expense variance means spending above plan.

Month: _____ Currency: _____

Category	Type	Planned	Actual
Income	Income		
Housing	Expense		
Food	Expense		
Transport	Expense		
Utilities	Expense		
Saving	Saving		
Total income			
Total expenses			
Total savings			
Remaining balance			

Review: What changed? Which adjustment is realistic for next month?

Savings tracker

Choose an affordable contribution. This worksheet does not assume interest, fees or changes in purchasing power. Record withdrawals as well as additions.

Goal: _____ Currency: _____

Month	Planned deposit	Actual deposit	Withdrawals	Closing balance
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				

Closing balance = previous balance + actual deposit – withdrawals. Opening balance: _____

Business cash-flow worksheet

Record actual cash movements, not unpaid sales invoices. A positive cash balance is not necessarily profit. Keep personal withdrawals visible.

Business / activity: _____ Currency: _____

Item	Period 1	Period 2	Period 3
Opening cash balance			
Cash receipts			
Supplier payments			
Transport / delivery			
Rent / utilities			
Other payments			
Owner withdrawals			
Total cash payments			
Net cash flow			
Closing cash balance			

Net cash flow = receipts – total cash payments. Closing cash = opening cash + net cash flow. Use the previous period's closing cash as the next opening balance.

Potential timing gaps and actions to discuss:

Financial goal worksheet

Use the free online goal planner for an illustration, then check the amounts against your budget. A deadline is a planning aid, not a guarantee.

My goal and why it matters

Target amount and currency

Amount already set aside

Target date

Planned monthly contribution

What could make this difficult?

One manageable next action

Date to review this plan

Beginner investment checklist

General education only. This checklist does not recommend a product or determine whether an investment is suitable for you.

- ☐ Define your goal and when you need the money.
- ☐ Identify the losses you could afford and the uncertainty involved.
- ☐ Understand how returns arise and what could go wrong.
- ☐ Verify the provider and any relevant authorisation independently.
- ☐ Read the fees, withdrawal restrictions and product documents.
- ☐ Consider currency exposure and concentration risk.
- ☐ Pause at guaranteed high returns, secrecy or pressure to act quickly.
- ☐ Seek appropriately qualified help where necessary.

Questions I still need answered:

Read the investment-risk guide

Investments involve risk and returns are not guaranteed. No accreditation, licence or personalised investment advice is claimed.