



Manage Your Money on 1 Piece of Paper The Money Tracker



The biggest problem with

MONEY MANGEMENT

is that people run out of

MONEY

before they run out of

MONTH



The Solution to

MONEY MANGEMENT

is to run out of

MONTH

before you run out of

MONEY



The

System

must be so simple you can

Manage it

on

1 Piece of Paper



The

MONEY TRACKER

will help you pace your spending through the

MONTH

After the month is over, you can put your expenses into quickbooks etc.



5 Steps for Kids and Teens



1. Make Money



2. Sort the Money



3. Give to Charity



4. Water your Money Tree



5. Spend the Rest



1. Make Money

5 Steps for Adults

<i>Make It</i>	\$	%
Job	2,500	100%
Income 2	0	0%
Income 3	0	0%
Total Take Home Pay	2,500	100%

2. Sort It

<i>Balancing the Budget</i>	\$	%
Money In	2,500	100%
Money Out	2,500	100%
Balance (savings or debt)	0	0%

3. Give It

<i>Give It</i>	\$	%
Church donations	200	8%
Charity	25	1%
Total Contributions	225	9%

4. Invest It

<i>Invest It</i>	\$	%
Savings 1	50	2%
Investment Account	100	4%
	0	0%
Total Savings & Investing	150	6%

5. Spend It

<i>Spend It</i>	\$	%
<i>Fixed Expenses</i>		
Rent	400	16%
Car Payment	300	12%
Insurance	50	2%
Student Loan	175	7%
Credit card	200	8%
	0	0%
	0	0%
	0	0%
Total Fixed Expenses		

<i>Variable Spending</i>	\$	%
Food	200	20%
School Expenses	100	10%
Clothes	200	20%
Gas and Car Maintenance	200	20%
Eating Out	200	20%
Entertainment	100	10%
Total Variable Expenses	\$1,000	100%



Month **April 2009**

Money Made Easy Spending Tracker

<i>Make It</i>	\$	%
Job	2,500	100%
Income 2	0	0%
Income 3	0	0%
Total Take Home Pay	2,500	100%

<i>Give It</i>	\$	%
Church donations	200	8%
Charity	25	1%
Total Contributions	225	9%

<i>Invest It</i>	\$	%
Savings 1	50	2%
Investment Account	100	4%
	0	0%
Total Savings & Investing	150	6%

<i>Spend It</i>	\$	%
<i>Fixed Expenses</i>		
Rent	400	16%
Car Payment	300	12%
Insurance	50	2%
Student Loan	175	7%
Credit card	200	8%
	0	0%
	0	0%
	0	0%
Total Fixed Expenses	\$1,125	45%

<i>Variable Spending</i>	\$	%
Food	200	20%
School Expenses	100	10%
Clothes	200	20%
Gas and Car Maintenance	200	20%
Eating Out	200	20%
Entertainment	100	10%
Total Variable Expenses	\$1,000	100%

<i>Balancing the Budget</i>	\$	%
Money In	2,500	100%
Money Out	2,500	100%
Balance (savings or debt)	0	0%



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Variable Spending Categories

Day	Food 200	School Expenses 100	Clothes 200	Gas and Car Maintenance 200	Eating Out 200	Entertainment 100
1	194	97	194	194	194	97
2	189	94	189	189	189	94
3	183	91	183	183	183	91
4	177	89	177	177	177	89
5	171	86	171	171	171	86
6	166	83	166	166	166	83
7	160	80	160	160	160	80
8	154	77	154	154	154	77
9	149	74	149	149	149	74
10	143	71	143	143	143	71
11	137	69	137	137	137	69
12	131	66	131	131	131	66
13	126	63	126	126	126	63
14	120	60	120	120	120	60
15	114	57	114	114	114	57
16	109	54	109	109	109	54
17	103	51	103	103	103	51
18	97	49	97	97	97	49
19	91	46	91	91	91	46
20	86	43	86	86	86	43
21	80	40	80	80	80	40
22	74	37	74	74	74	37
23	69	34	69	69	69	34
24	63	31	63	63	63	31
25	57	29	57	57	57	29
26	51	26	51	51	51	26
27	46	23	46	46	46	23
28	40	20	40	40	40	20
29	34	17	34	34	34	17
30	29	14	29	29	29	14
31	23	11	23	23	23	11
	17	9	17	17	17	9
	11	6	11	11	11	6
	6	3	6	6	6	3
	0	0	0	0	0	0
Over						



Stage One

Step 1. Fill out the money tracker
You can change names of the items
and the amount spent

Step 2. Adjust your budget so your
money OUT is equal
to your money IN

If you have extra
start paying off debt
or

Add it to your investment account

<i>Make It</i>	\$	%
Job	2,500	100%
Income 2	0	0%
Income 3	0	0%
Total Take Home Pay	2,500	100%

<i>Give It</i>	\$	%
Church donations	200	8%
Charity	25	1%
Total Contributions	225	9%

<i>Invest It</i>	\$	%
Savings 1	50	2%
Investment Account	100	4%
	0	0%
Total Savings & Investing	150	6%

<i>Spend It</i>	\$	%
<i>Fixed Expenses</i>		
Rent	400	16%
Car Payment	300	12%
Insurance	50	2%
Student Loan	175	7%
Credit card	200	8%
	0	0%
	0	0%
	0	0%
Total Fixed Expenses	\$1,125	45%

<i>Variable Spending</i>	\$	%
Food	200	20%
School Expenses	100	10%
Clothes	200	20%
Gas and Car Maintenance	200	20%
Eating Out	200	20%
Entertainment	100	10%
Total Variable Expenses	\$1,000	100%

<i>Balancing the Budget</i>	\$	%
Money In	2,500	100%
Money Out	2,500	100%
Balance (savings or debt)	0	0%



Variable Spending

Make It		
	\$	%
Job	2,500	100%
Income 2	0	0%
Income 3	0	0%
Total Take Home Pay	2,500	100%

Give It		
	\$	%
Church donations	200	8%
Charity	25	1%
Total Contributions	225	9%

Invest It		
	\$	%
Savings 1	50	2%
Investment Account	100	4%
	0	0%
Total Savings & Investing	150	6%

Spend It		
Fixed Expenses		
	\$	%
Rent	400	16%
Car Payment	300	12%
Insurance	50	2%
Student Loan	175	7%
Credit card	200	8%
	0	0%
	0	0%
	0	0%
Total Fixed Expenses	1,125	45%

Variable Spending		
	\$	%
Food	200	20%
School Expenses	100	10%
Clothes	200	20%
Gas and Car Maintenance	200	20%
Eating Out	200	20%
Entertainment	100	10%
Total Variable Expenses	\$1,000	100%

Balancing the Budget		
	\$	%
Money In	2,500	100%
Money Out	2,500	100%
Balance (savings or debt)	0	0%

Step 3. Variable Expenses Automatically fill in

Variable Spending	
	%
Food	20%
School Expenses	10%
Clothes	20%
Gas and Car Maintenance	20%
Eating Out	20%
Entertainment	10%
Total Variable Expenses	100%

Variable Spending Categories						
	Food	School Expenses	Clothes	Gas and Car Maintenance	Eating Out	Entertainment
Day	200	100	200	200	200	100
1	194	97	194	194	194	97
2	189	94	189	189	189	94
3	183	91	183	183	183	91
4	177	89	177	177	177	89
5	171	86	171	171	171	86
6	166	83	166	166	166	83
7	160	80	160	160	160	80
8	154	77	154	154	154	77
9	149	74	149	149	149	74
10	143	71	143	143	143	71
11	137	69	137	137	137	69



Variable Spending

Starting Budget \$200

As you spend money,
the amount of money
you have left goes down

For Example
you spend \$40 on food

$$\$200 - \$40 = \$160$$

Later you spend another \$40 on food

$$\$160 - \$40 = \$120$$

Later you spend \$50 on food

$$\$120 - \$50 = \$70$$

Day	Variable Spending Categories					
	Food	School Expenses	Clothes	Gas and Car Maintenance	Eating Out	Entertainment
	200	100	200	200	200	100
1	194	97	194	194	194	97
2	189	94	189	189	189	94
3	183	91	183	183	183	91
4	177	89	177	177	177	89
5	171	86	171	171	171	86
6	165	83	166	166	166	83
7	\$160 ₆₀	80	160	160	160	80
8	154	77	154	154	154	77
9	149	74	149	149	149	74
10	143	71	143	143	143	71
11	137	69	137	137	137	69
12	131	66	131	131	131	66
13	125	63	126	126	126	63
14	\$120 ₁₂₀	60	120	120	120	60
15	114	57	114	114	114	57
16	109	54	109	109	109	54
17	103	51	103	103	103	51
18	97	49	97	97	97	49
19	91	46	91	91	91	46
20	86	43	86	86	86	43
21	80	40	80	80	80	40
22	74	37	74	74	74	37
23	\$70 ₆₀	34	69	69	69	34
24	63	31	63	63	63	31
25	57	29	57	57	57	29
26	51	26	51	51	51	26
27	46	23	46	46	46	23
28	40	20	40	40	40	20
29	34	17	34	34	34	17
30	29	14	29	29	29	14
31	23	11	23	23	23	11
	17	9	17	17	17	9
	11	6	11	11	11	6
	6	3	6	6	6	3
Over	0	0	0	0	0	0



Variable Spending

Starting Budget \$100

As you spend money,
the amount of money
you have left goes down

For Example
you spend \$10

$$\$100 - \$10 = \$90$$

Later you spend \$10

$$\$90 - \$10 = \$80$$

You spend an additinal \$10

$$\$120 - \$50 = \$70$$

Day	Food 200	School Expenses 100	Clothes 200	Gas and Car Maintenance 200	Eating Out 200	Entertainment 100
1	194	97	194	194	194	97
2	189	94	189	189	189	94
3	183	\$90 ⁹¹	183	183	183	91
4	177	89	177	177	177	89
5	171	86	171	171	171	86
6	166	83	166	166	166	83
7	160	\$80 ⁸⁰	160	160	160	80
8	154	77	154	154	154	77
9	149	74	149	149	149	74
10	143	71	143	143	143	71
11	137	\$70 ⁶⁹	137	137	137	69
12	131	66	131	131	131	66
13	126	63	126	126	126	63
14	120	60	120	120	120	60
15	114	57	114	114	114	57
16	109	54	109	109	109	54
17	103	51	103	103	103	51
18	97	49	97	97	97	49
19	91	46	91	91	91	46
20	86	43	86	86	86	43
21	80	40	80	80	80	40
22	74	37	74	74	74	37
23	69	34	69	69	69	34
24	63	31	63	63	63	31
25	57	29	57	57	57	29
26	51	26	51	51	51	26
27	46	23	46	46	46	23
28	40	20	40	40	40	20
29	34	17	34	34	34	17
30	29	14	29	29	29	14
31	23	11	23	23	23	11
	17	9	17	17	17	9
	11	6	11	11	11	6
	6	3	6	6	6	3
Over	0	0	0	0	0	0



Variable Spending

If It's the 18th of the month,
Your food budget is in trouble
It is running out of money before
it runs out of month

Your School budget is OK
It's running out of month before
it runs out of money

To help pace your spending,
you'll run out of month
before you run out of money

Day	Variable Spending Categories					
	Food 200	School Expenses 100	Clothes 200	Gas and Car Maintenance 200	Eating Out 200	Entertainment 100
1	194	97	194	194	194	97
2	189	94	189	189	189	94
3	183	\$90	183	183	183	91
4	177	89	177	177	177	89
5	171	86	171	171	171	86
6	166	83	166	166	166	83
7	\$160	\$80	160	160	160	80
8	154	77	154	154	154	77
9	149	74	149	149	149	74
10	143	71	143	143	143	71
11	137	\$70	137	137	137	69
12	131	66	131	131	131	66
13	126	63	126	126	126	63
14	\$120	60	120	120	120	60
15	114	57	114	114	114	57
16	109	54	109	109	109	54
17	103	51	103	103	103	51
18	97	49	97	97	97	49
19	91	46	91	91	91	46
20	86	43	86	86	86	43
21	80	40	80	80	80	40
22	74	37	74	74	74	37
23	\$70	34	69	69	69	34
24	63	31	63	63	63	31
25	57	29	57	57	57	29
26	51	26	51	51	51	26
27	46	23	46	46	46	23
28	40	20	40	40	40	20
29	34	17	34	34	34	17
30	29	14	29	29	29	14
31	23	11	23	23	23	11
	17	9	17	17	17	9
	11	6	11	11	11	6
	6	3	6	6	6	3
Over	0	0	0	0	0	0



Stage Two

<i>Make It</i>	\$	%
Job	2,500	91%
Small Business Income	250	9%
	0	0%
Total Take Home Pay	2,750	100%

<i>Give It</i>	\$	%
Church donations	200	7%
Charity	25	1%
Total Contributions	225	8%

<i>Invest It</i>	\$	%
Savings Account	50	2%
Investment Account	250	9%
	0	0%
Total Savings & Investing	300	11%

<i>Spend It</i>	\$	%
<i>Fixed Expenses</i>		
Rent	400	15%
Car Payment	300	11%
Insurance	50	2%
Student Loan	175	6%
Credit card	300	11%
	0	0%
	0	0%
	0	0%
Total Fixed Expenses	\$1,225	45%

<i>Variable Spending</i>	\$	%
Food	200	20%
School Expenses	100	10%
Clothes	200	20%
Gas and Car Maintenance	200	20%
Eating Out	200	20%
Entertainment	100	10%
Total Variable Expenses	\$1,000	100%

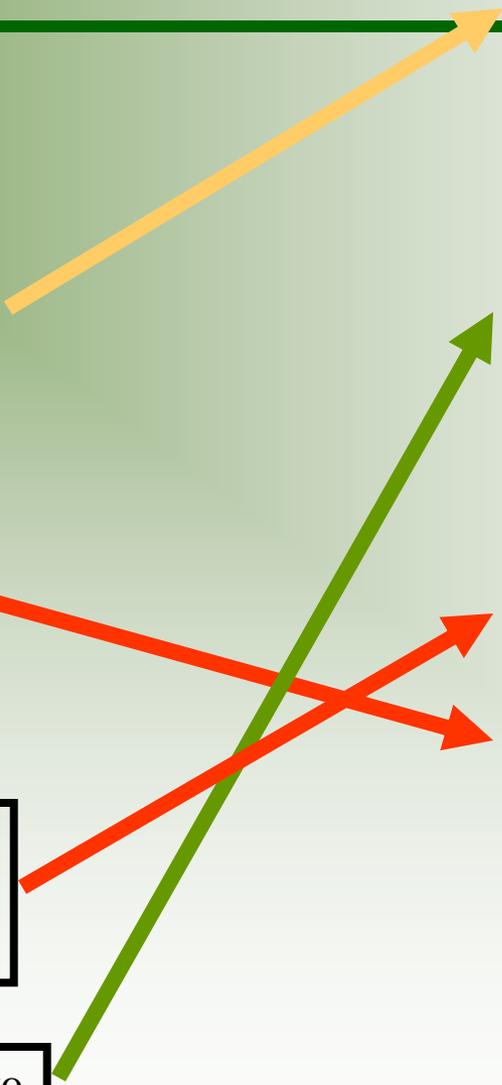
<i>Balancing the Budget</i>	\$	%
Money In	2,750	100%
Money Out	2,750	100%
Balance (savings or debt)	0	0%

Step 4. Figure out how to
Make more money,
Increase your salary or
create a small business

Step 5. Decrease your taxes
and other expenses with
your small business

Step 6. Increase your payments
and pay off credit card
and other debt

Step 7. Increase your contribution to
your 401k or Investment accounts





Manage Your Money on 1 Piece of Paper