

SHELLY'S BUDGET PLANNER

*to stop stressing over bill paying and put more money
in your pocket right away!*



www.balancedbudget.biz

TABLE OF CONTENTS

- 01** MONTHLY PAID BILLS
Dig deep - go through your bank statements and pull out all recurring charges
- 02** MONTHLY ALLOWANCE
Learning to figure out exactly how much money you have to spend on necessities like gas, groceries, entertainment, etc.
- 03** WEEKLY FINANCE ROUTINE
A quick worksheet to know your spending amount for the week
- 04** PERSONAL LOANS TRACKER
Tracking all those random 'borrowed money' loans
- 05** CREDIT CARD TRACKER
Do you even know what the interest rates are or how long they will take to pay off?
- 06** PASSWORD TRACKER
Clicking 'forgot password' and getting logged out this much is an easy stressor to remove from your life!

START HERE



Download this planner and use it digitally or print it out.

Use this planner to help you create a simple and stress free budget based on your fixed expenses.

This budget planner will help organize and prioritize your bills so you know exactly how much is due and when.

Forget the days of late fees and trying to play catch up on overdue bills.

The goal with this guide is to get you feeling empowered and out of that lack mindset. It's no fun to dread bill paying day... so let's not!

GET TO KNOW YOUR BUDGET ADVISOR

In 2013 Shelly was diagnosed with invasive breast cancer. This pivotal period in her life was the beginning of a major mind set shift. In her words, “It comes with the territory when medical experts give you life expectancy in percentages.”

Between the medical expenses incurred during her year long battle to beat the disease and excessive spending that comes with a ‘live like you’re dying’ mindset, the amount of debt she found herself swimming in made her feel like she was drowning. It would take more than just diligent budgeting and ramen noodle meals to get out of this financial mess...

First and foremost was to start a positive relationship with whatever pennies were left in the bank account. This meant being grateful for what she had, rather than focusing on what she lacked.

Shelly spent countless hours reading budgeting books, attending online financial courses and becoming proficient in excel.

It took some time but with a gratitude practice focusing on money and an organized budget, all the debt was gone and abundance flowed.

Shelly has helped dozens of family, friends and clients get out of their lack mindset, remove the stress of bill paying and find financial freedom.

She can help you too!



SOUND FAMILIAR?

- *Why do I make enough money but feel like I never have any?*
- *I make enough to pay my bills but consistently overdraft my account*
- *My bills are always paid late.*
- *I get stressed out everytime I get the mail because the bills just pile up.*
- *I am anxious and stressed every time I need to pay bills.*
- *No matter how hard I try, I can't get my credit card balances down.*
- *Why do I feel like working overtime is the only solution?*

IS IT WORTH IT?

Success stories:

One client was caught in a cycle of paying overdraft and late fees where she found it nearly impossible to get her credit cards under the credit limit to avoid further fees. This was recurring month after month. 30 days into her budget program and she is making regular payments, free of any late and over the limit fees.

One client wasn't sure she would be able to afford a new place of residence until she worked with Shelly's budget program and then applied with confidence... and got approved for move-in!

DEAR SHELLY

"I have been trying for years to create a budget and have had friends try to help but nothing seemed to work. With the plan you created for me, I have been able to get it under control. I now know what I have coming in and going out! It's so helpful to just understand what my habits are so I can change them. I now understand and look forward to doing my bills! It's so easy now and the stress I used to feel is gone! Thank you Shelly."



Stevie W.

“Consistency is key. Creating your budget is a fantastic first start but money management is just that... managing your money, not a set it and forget it system.”
- Shelly



ANNUAL EXPENSES TO BE MINDFUL OF

EX: Oil change every 3 months, prescription pills, animal routine care, insurance, app subscriptions, etc

| | | | | | |
|-----|----------|-----|----------|-----|----------|
| JAN | \$ _____ | FEB | \$ _____ | MAR | \$ _____ |
| | \$ _____ | | \$ _____ | | \$ _____ |
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OTHERS

2023 CALENDAR

JANUARY

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | | | | |

FEBRUARY

| S | M | T | W | T | F | S |
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| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | | | | |

MARCH

| S | M | T | W | T | F | S |
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| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 | |

APRIL

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| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | | | | | | |

MAY

| S | M | T | W | T | F | S |
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| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 | | | |

JUNE

| S | M | T | W | T | F | S |
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| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
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JULY

| S | M | T | W | T | F | S |
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| 30 | 31 | | | | | |

AUGUST

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SEPTEMBER

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OCTOBER

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| 29 | 30 | 31 | | | | |

NOVEMBER

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DECEMBER

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| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | | | | | | |

MONTHLY ALLOWANCE

MONTH _____

INCOME

| | | |
|--------|-------|----------|
| Week 1 | _____ | \$ _____ |
| | _____ | \$ _____ |
| | _____ | \$ _____ |
| Week 2 | _____ | \$ _____ |
| | _____ | \$ _____ |
| | _____ | \$ _____ |
| Week 3 | _____ | \$ _____ |
| | _____ | \$ _____ |
| | _____ | \$ _____ |
| Week 4 | _____ | \$ _____ |
| | _____ | \$ _____ |
| | _____ | \$ _____ |
| Extra | _____ | \$ _____ |
| | _____ | \$ _____ |

FIXED EXPENSES

| | |
|-------|----------|
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
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TOTAL INCOME \$ _____

TOTAL EXPENSES \$ _____

\$ _____ TOTAL MONTHLY INCOME
\$ _____ MINUS FIXED EXPENSES
\$ _____ = THE MONEY YOU HAVE TO LIVE ON FOR THE MONTH

NOTES & other expenses to be mindful of this month:

Fixed expenses are bills that have the same amount due each month on a recurring basis. Other expenses such as gas, food, personal items, doctor bills, etc are not fixed and should be paid out of living checking. Utility bills are fixed expenses.

Use this worksheet once a week so you know exactly how much money you have in your accounts.

BILLS CHECKING

What is the amount in this bank account: \$ _____

Coming out this week:

| | |
|-------|----------|
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |

TOTAL AVAIL BALANCE: \$ _____

LIVING CHECKING

What is the amount in this bank account: \$ _____

Coming out this week:

| | |
|-------|----------|
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |

TOTAL AVAIL BALANCE: \$ _____

SAVINGS ACCT \$ _____

HIGH YIELD SAVINGS \$ _____

NOTES

CREDIT CARD TRACKER

Name of Card: _____
Amount Owed: _____
Percent of Interest: _____
Due Date: _____
Today's date: _____

Name of Card: _____
Amount Owed: _____
Percent of Interest: _____
Due Date: _____
Today's date: _____

Name of Card: _____
Amount Owed: _____
Percent of Interest: _____
Due Date: _____
Today's date: _____

Name of Card: _____
Amount Owed: _____
Percent of Interest: _____
Due Date: _____
Today's date: _____

“Whatever your available balances are at the end of each week, appreciate and be grateful for each penny. Loving every cent will get you farther than a lack mindset that continues a cycle of ‘not enough’.”

- Shelly



PASSWORDS

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NOW WHAT?

If you're thinking "This sounds exactly like what I've been looking for, I'm ready to dive in, but what exactly do I need to do to make sure I put these ideas into practice and get real results..."

Then you are ready to for the exact step-by-step process that has gotten my clients results. Get my "Master your Budget in 4 Simple Steps" guide. This step-by-step program lays out the exact process to start putting more money in your pocket each month and removing your 'debt stress'.

I'll walk you through the simple steps and show you how to get results without it being overly complicated and taking up hours of your time.

Master your Budget in 4 Simple Steps will help you put more money in your pocket and **FINALLY** get the financial freedom and peace you deserve.

[CLICK HERE](#)



