


Her Strength Unfolded

Budget Tracker for Joyful Living

 Month: _____

INCOME

Source Amount (US \$)

Primary Income \$ _____

Additional Income (side hustle, child support, etc.) \$ _____

Total Income \$ _____

FIXED EXPENSES

Category Amount (US \$)

Rent / Mortgage \$ _____

Utilities (Gas, Electric, Water) \$ _____

Phone / Internet \$ _____

Insurance (Car, Health) \$ _____

Childcare / School Fees \$ _____

Transportation (Gas, Transit) \$ _____

Debt Payments \$ _____

Other \$ _____

Total Fixed Expenses \$ _____

VARIABLE EXPENSES

Category Amount (US \$)

Groceries \$ _____

Household Supplies \$ _____

Clothing \$ _____

Health / Wellness \$ _____

Entertainment \$ _____

Kids' Activities \$ _____

Self-Care \$ _____

Other \$ _____

Total Variable Expenses \$ _____

SAVINGS & GOALS

Category Amount (US \$)

Emergency Fund \$_____

Sinking Fund (holidays, birthdays, etc.) \$_____

Joy Fund (fun money!) \$_____

Other Savings \$_____

Total Savings \$_____

MONTHLY REFLECTION

What worked well this month?

What can I adjust next month?

One small thing that brought me joy:

How to Use This Tracker

Enter your income first — knowing what you have helps guide your decisions.

List all fixed expenses, even those that overwhelm—clarity leads to realistic goals.

Track variable expenses, then seek small savings (e.g., meal prep before shopping).

Allocate a little to your Emergency, Joy, or other funds—even \$5/month builds momentum.

Reflect monthly—celebrate progress, learn lessons, and cherish everyday joy.