



Flight Tower Books

Personal Journal & Transaction Ledger

“See every dollar and every why—one daily habit that teaches you checkbook balance, ledger entries, and simple bank reconciliation.”



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Personal Journal & Transaction Ledger

How to use this worksheet:

- Start with today's balance. Copy yesterday's ending balance into the "Starting Balance" box.
- Log every transaction. One line per move: date, description, category, in or out, and new balance.
- Add a one-line "why." In the notes/journal column, jot why you spent or received the money (mood, need, goal).
- Tag it by lane. Mark each line as Planted, Portable, or Professional if it fits one of your three income lanes.
- Close the day. Make sure the math adds up and the ending balance matches your bank or cash on hand.





Personal Journal & Transaction Ledger

Monthly Journal

Part 1: Transaction Ledger (Quantitative)

Logging every transaction provides the hard data you need to build an accurate budget. It ensures your ledger matches your bank statement, offering a clear, factual look at your money flow.

Account Name:						
Starting Balance:						
Date	Transaction ID	Description /why	Category / lane	Deposit (+)	Withdrawal (-)	Running Balance
Date	Transaction ID	Description /why	Category / lane	Deposit (+)	Withdrawal (-)	Running Balance



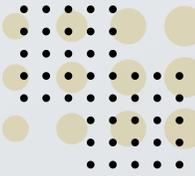


Personal Journal & Transaction Ledger

Monthly Journal

Part 2: Monthly Reconciliation Statement

The Monthly Reconciliation Statement is your essential quality-control check for your finances. This process is where you align your personal ledger entries with the official bank statement, ensuring every transaction is accounted for and that both records match perfectly. It's a crucial step that catches errors, identifies discrepancies, and gives you complete confidence in the accuracy of your financial picture.



Reconciliation Date:	
Starting Balance:	
Description	Amount
Ending Balance (from your bank statement):	\$_____
Add: Deposits in Transit (not yet cleared the b	+\$_____
Less: Outstanding Checks/Withdrawals (not yet cleared the bank)	-\$_____
Adjusted Bank Balance:	-\$_____
Ending Balance (from your ledger):	\$_____
Difference:	\$_____





Personal Journal & Transaction Ledger

Monthly Journal

Reconciliation

(The Difference should be zero. If not, re-check your entries.)

Discrepancies typically result from simple human errors like missed entries, incorrect amounts, or transactions that haven't cleared the bank yet. If your balances don't match, one of your records is likely wrong, and a careful re-check is required to find the error.

This page is where your day and your money meet. Every line is both a record of what happened and a quick check on whether your spending is actually working for you. Over time, this simple habit teaches you to read your own life in numbers—without needing an app to translate.

You're not trying to be an accountant. You're training your eye to see patterns: where money leaks, where it quietly supports you, and what changes actually stick.





Personal Journal & Transaction Ledger

Monthly Journal

Part 3: Monthly Journal (Qualitative)

Use this space to reflect on your goals, spending habits, and the 'why' behind the numbers.

Month/Year:
<i>Goals for this month:</i>
<i>Week 1:</i>
<i>Week 2:</i>
<i>Week 3:</i>
<i>Week 4:</i>





Personal Journal & Transaction Ledger

Monthly Journal

Part 3: Monthly Journal (Qualitative)

Use this space to reflect on your goals, spending habits, and the 'why' behind the numbers.

Summary of Month:

Biggest financial win of the month

--

Biggest financial challenge:

--

Adjustments for next month:





Personal Journal & Transaction Ledger

Monthly Journal

Weekly check-in

Once a week, circle:

- One expense you'd make again without hesitation.
- One expense you'd skip next time.
- One small change you'll test next week (a swap, a cut, or a limit).

Over weeks and months, this page turns into a map of how your money actually moves—and gives you the skill to adjust it on purpose.

