

THE REAL MONEY BOOK

How To Track Your Expenses Like a Pro

Premium Financial Workbook

Why Most People Feel Broke

Most people know how much they earn but cannot explain where their money went. Expense tracking creates awareness, control, and confidence.

The Hidden Money Leak

A \$5 daily coffee costs about \$1,825 per year. Small expenses repeated consistently can have a major impact.

The 5 Core Spending Categories

Housing, Transportation, Food, Lifestyle, and Debt/Savings. Every expense belongs somewhere.

The Expense Tracking System

Record every expense, categorize it, review weekly, adjust monthly, and improve continuously.

Real Example Budget

Income \$4,500. Housing \$1,500. Food \$600. Transportation \$350. Savings \$500. Entertainment \$250.

Spending Leak Audit

Review subscriptions, impulse purchases, convenience spending, and recurring charges.

| Expense | Monthly | Yearly |
|------------------|---------|---------|
| Coffee Habit | \$150 | \$1,825 |
| Streaming | \$60 | \$720 |
| Takeout | \$200 | \$2,400 |
| Impulse Shopping | \$100 | \$1,200 |

Monthly Spending Summary

| Category | Budget | Actual | Difference |
|----------------|--------|--------|------------|
| Housing | | | |
| Food | | | |
| Transportation | | | |
| Utilities | | | |
| Debt | | | |
| Savings | | | |
| Lifestyle | | | |

Financial Health Scorecard

| Area | Score (1-10) |
|------------------|--------------|
| Budgeting | |
| Saving | |
| Debt Management | |
| Spending Control | |
| Financial Goals | |

90-Day Action Plan

Goal: _____

Action Steps: _____

Target Completion Date: _____

The Real Money Blueprint

Track → Budget → Save → Eliminate Debt → Invest → Build Wealth

Financial success begins when every dollar has a purpose.