

MY PERSONAL BUDGET PLANNER

Every dollar should have a purpose before it is spent.

Name:		Date:	
Budget:	☐ Monthly ☐ Fortnightly ☐ Weekly		

Instructions: Complete the planner using your actual income and expenses. Enter what you plan to spend, then record what you actually spent. The difference will help you identify where adjustments are needed.

1. INCOME | Record all reliable sources of money received

Category	Planned (TT\$)	Actual (TT\$)	Difference
Salary/Wages			
Business Income			
Side Income/Overtime			
Pension/Benefits			
Other Income			
TOTAL INCOME			

2. GIVING | Plan your giving intentionally

Category	Planned (TT\$)	Actual (TT\$)	Difference
Tithes			
Offerings			
Charitable Giving			
Other			
TOTAL GIVING			

3. ESSENTIAL LIVING EXPENSES | Cover needs before wants

Category	Planned (TT\$)	Actual (TT\$)	Difference
Housing - Mortgage/Rent			
Electricity - T&TEC			
Water - WASA			
Internet/Cable			
Mobile Phone			
Groceries/Food			
Transportation/Fuel			
Childcare			
Education			
Insurance			
Medical/Prescriptions			
Other Essential Expense			
TOTAL ESSENTIAL EXPENSES			

4. FINANCIAL GOALS | Pay yourself first and prepare for the future

Category	Planned (TT\$)	Actual (TT\$)	Difference
Emergency Fund			
General Savings			

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Investments			
Retirement			
Education/Home/Business Goal			
Other Goal			
TOTAL FINANCIAL GOALS			

5. DEBT REPAYMENTS | List each debt separately

Category	Planned (TT\$)	Actual (TT\$)	Difference
Mortgage			
Vehicle Loan			
Credit Card			
Personal Loan			
Student Loan			
Hire Purchase/Store Credit			
Other Debt			
TOTAL DEBT PAYMENTS			

6. LIFESTYLE AND FLEXIBLE SPENDING | Look here first for possible money leaks

Category	Planned (TT\$)	Actual (TT\$)	Difference
Eating Out/Takeaway			
Entertainment/Liming			
Clothing			
Hair/Beauty/Personal Care			
Subscriptions/Apps			
Hobbies			
Gifts			
Miscellaneous			
TOTAL LIFESTYLE SPENDING			

7. MONTHLY BUDGET SUMMARY | Know exactly where you stand

Total Monthly Income	TT\$
Total Monthly Expenses	TT\$
Money Remaining: Income - Expenses	TT\$
My Result	☐ Surplus ☐ Break Even ☐ Deficit A surplus gives you choices. A deficit requires immediate adjustment.

8. FINANCIAL REFLECTION | Turn numbers into better decisions

☐ I spent less than I earned.☐ I saved consistently.☐ I gave intentionally.

Which category surprised me most? _____

Where can I reduce or reallocate spending? _____

One money leak I will address immediately: _____

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9. MY FINANCIAL COMMITMENT | Choose at least one action for the next 30 days

☐ Reduce unnecessary spending	☐ Increase savings
☐ Pay extra toward debt	☐ Review my budget weekly
☐ Avoid impulse purchases	☐ Start or grow an emergency fund
☐ Track every dollar spent	☐ Other: _____

10. MY 30-DAY BUDGET CHALLENGE | Small consistent actions create lasting change

Week	Action	My Notes/Result
1	Record every dollar spent.	
2	Identify three money leaks.	1. _____ 2. _____ 3. _____
3	Reduce one unnecessary expense.	Amount saved: TT\$ _____
4	Redirect the savings.	☐ Savings ☐ Debt ☐ Giving ☐ Emergency Fund

11. MY 90-DAY FINANCIAL GOAL

My goal: _____

Why this matters to me: _____

My first step and target date: _____

BIBLICAL STEWARDSHIP REMINDER

1. Everything I have belongs to God.

2. I will give an account for how I manage it.

3. I must have a strategy for every dollar entrusted to me.

Prayer of Commitment

Lord, thank You for everything You have entrusted to me. Help me to manage my finances with wisdom, integrity, discipline, and generosity. Teach me to honour You with every dollar You place in my hands. Amen.