



Budget Like a Boss

A Youth-Friendly Money Planner

WELCOME!



This booklet is designed to help you take control of your money in a way that feels **simple, real, and made for your life**. Whether you get income from work, state assistance, side jobs, or don't have steady income yet—this guide is here to support you, not stress you.

Inside, you'll find **three main sections**:

My Income

See how money comes in each month. You'll get an example to walk you through it and reflection questions to help you understand your earning patterns.

My Expenses

Track where your money is going. Sometimes we spend more than we think—this section helps you see your monthly spending clearly so you can make changes that work for you.

My Savings

This section supports you in building habits that help you prepare for goals, emergencies, and future plans—even if you only save a little at a time.

Examples + Reflection Questions

Each section starts with an easy-to-follow example to show how everything works. You'll also see short reflection questions designed to help you think about your money in a way that supports your real life, not someone else's expectations.

Your Turn Pages

After every example, you'll find **12 "Your Turn" pages** — one for each month of the year. These pages are blank for you to fill in with:

Your income

Your spending

Your savings goals

There are no dates inside this booklet. That means you can start using it any month, take breaks, restart whenever you want, and reuse it however it fits your life. No pressure, no timeline—just support.

THIS BOOKLET IS YOURS

Use it every week, once a month, or whenever you need to check in with your money. Most importantly, use it in a way that feels realistic, manageable, and helpful for you.

MY INCOME

Month:

Year:

Notes:

Goal: To help you see where your money comes from and how much you have to work with each month

Instructions: List all the ways you earn or receive money—no matter how small. Then add it up to see your total income.

01.	EXAMPLE INCOME TRACKER	
	Job/ Wages	\$600
	State Assistance (SNAP/EBT, TANF, SSI, etc.)	\$300
	Scholarship/ Grants/ Education Support	\$0
	Support from Family/ Guardians/ Friends	\$0
	Side Hustle (babysitting, law care, etc)	\$100
	Other	
	TOTAL INCOME THIS MONTH	\$1,600

*Bi-weekly means that you get paid every other week. In this example it states that the job pays \$600 bi-weekly. So the total for that month would be \$1,200

Reflection: Understanding Your Income

Tracking your income helps you see exactly how much money is coming in each month and where it comes from. This step is important because you can't plan what you don't know.

For example, let's say your total monthly income is \$1,600:

- \$1,000 from a part-time job
- \$400 from state assistance
- \$200 from side jobs or other sources

💡 Reflection Questions:

1. Are there ways to increase your income next month? For example: picking up extra hours at work, finding a small side job, or applying for grants or scholarships.
2. Are there income sources you depend on too much or that are unpredictable? How can you plan around that?
3. Does your income match your needs and goals? If not, what adjustments could you make?

💡 Tip: Knowing your total income and sources gives you power to plan, budget, and make decisions for the month ahead.

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01.	EXAMPLE EXPENSE TRACKER		
	Housing/Rent	\$700	Monthly
	Utilities (Electric, Water, Gas, Internet)	\$300	Monthly
	Food/Groceries	\$100	SNAP/EBT or Purchased
	Transportation	\$30	Gas, Lyft, Bus, etc.
	Phone/Internet*	\$25	Once a month
	Health/Medical	\$0	Prescriptions, co-pays, etc.
	Personal Items/Clothing	\$0	Necessary or Occasional
	Debt/Loans	\$500	Payment plans, loans, etc.
	Fun/Entertainment	\$100	Optional Spending
	Other		
	TOTAL EXPENSES THIS MONTH	\$1,755	

*Internet can sometimes be included in your housing/rent or sometimes you have to get and pay for your own internet. That is why it is on here twice.

Reflection: What Your Expenses Show

Seeing all your expenses laid out helps you understand how your money was spent this month.

For example, let's say your total income was \$1,600, but your total expenses came to \$1,755. That means you spent \$155 more than you earned.

Now you can think about how to make changes for next month:

- Fun / Entertainment: Maybe \$100 went here. Could you spend a little less next month?
- Transportation: Instead of taking a Lyft, could you take the bus or walk more to save money?
- Food / Eating Out: Could you cook at home more or limit fast food purchases?



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	Food/Groceries	
	Transportation	
	Phone/Internet*	
	Health/Medical	
	Personal Items/Clothing	
	Debt/Loans	
	Fun/Entertainment	
	Other	
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	Debt/Loans	
	Fun/Entertainment	
	Other	
	TOTAL INCOME THIS MONTH	

Reflection Questions:

- Did you spend more or less than your income this month? What does that tell you?
- Which expense categories were higher than expected? What's one you can reduce next month?
- Were your expenses mostly needs or wants? What's one change you can make to stay on track?

💡 Tip: Tracking your expenses isn't about judging yourself — it's about seeing patterns and making smarter choices next month. Even small changes add up!

MY SAVINGS

Month:

Year:

Notes:

Goal: To help you plan for things you want or need in the future—even if you're starting small

Instructions: Savings doesn't have to be big. Even \$5 or \$10 a month counts. Use this section to set goals you want to work toward and make a plan to reach them.

01.	EXAMPLE SAVINGS GOAL (1-3) MONTHS
What I am saving for	A brand new laptop
Cost	\$400
How much I have to save each month	\$134

02.	EXAMPLE SAVINGS GOAL (3-12) MONTHS
What I am saving for	A trip to Hawaii
Cost	\$1,000
How much I have to save each month	\$100

03.	EXAMPLE SAVINGS GOAL 1 YEAR OR MORE
What I am saving for	Apartment
Cost	\$5,000
How much I have to save each month	\$140

Reflection: Understanding Your Savings

Saving money — even small amounts — helps you prepare for future needs, emergencies, or goals you're excited about. This step matters because it shows you what's possible with the income you already have.

For example, let's say you want to save \$300 for something important:

- You plan to save \$25 each month, which means
- It will take you about 12 months to reach your goal
- And even if you can only save \$10 one month, it still moves you forward

Small steps still count.

💡 Reflection Questions:

1. Are your savings goals realistic for the money you earn right now?
2. What small changes (even \$5–\$10) can you make to save a little each month?
3. Is there a goal you're excited or motivated to reach? How can you stay consistent?

💡 Tip: Saving isn't about how much you save — it's about saving something whenever you can. Small amounts add up over time.

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Cost	
How much I have to save each month	

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What I am saving for	
Cost	
How much I have to save each month	

03.	SAVINGS GOAL 1 YEAR OR MORE
What I am saving for	
Cost	
How much I have to save each month	

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