



PLAN FOR SUCCESS

Financial Freedom Planner & Journal

When your vision is clear your decisions are
easy – *Stephanie Bogan*

If you fail to plan, you plan to fail – *Ben Franklin*

A goal is a dream with a deadline – *Jim Rohn*

The biggest adventure you can ever take is to live
the life of your dreams – *Oprah Winfrey*



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How to get the most out of this journal

The pages of this planner were designed with the intention of guiding you toward your best life. This is not your typical planner that just captures data. Rather, it is designed to give you a framework for conquering the money challenge that haunts most people – understanding their cash flow and creating a realistic, workable budget.

Today, give yourself permission to forgive past mistakes. Every day is an opportunity for a new beginning. A chance to either get it right, or get it better.

This planner is intentionally simple. Make as many copies of your favorite pages as needed. Here's a pro tip for you. Money can only do 3 things. It can be earned, it can be spent, and it can be saved. That's it. Money has no emotion, but it does have energy. It is a tool we use to exchange one thing for another.

- Think of the layout as a large funnel. The first page represents your money (cash flow in) coming into your funnel. Each subsequent page is where the money flows.
- On page one, list your income as shown. If there is more than one wage earner in the household, you might find it helpful if you each keep track of your own income and spending. It's important to recognize your gross pay as well as your net pay.
- Next, list your fixed and essential expenses. For expenses that vary (like food) use an average monthly figure. Include everything. Be as thorough as possible.
- Next track your weekly discretionary (or miscellaneous) spending. Use a sheet for each week (or more if needed). Add it up for the month.
- Finally, calculate your total monthly spending and note the difference between your income and spending. Do you have a surplus? Is it in your savings account?
- If you find you show a surplus, but it's not showing up in your savings (or investing) account, where is it?
- When you learn to answer that question, you are well on your way to understanding your true cash flow – the first step toward financial freedom.
- Finally, reflect on the month using the Monthly Reflections page.
- Remember, what gets measured, gets improved.

Want to learn more about the coaching system that aligns with this planner? Go to <https://wealthcoachforwomen.net/letsmeet> to set a free 30 minute coaching call.

MONTHLY SAVINGS TRACKER

Month
Year

Emergency Fund Goal Amount \$

TRANSACTION DATE	DEPOSIT	WITHDRAWAL	BALANCE
TOTAL			

Acct. Name Goal Amount \$

TRANSACTION DATE	DEPOSIT	WITHDRAWAL	BALANCE
TOTAL			

Acct. Name Goal Amount \$

TRANSACTION DATE	DEPOSIT	WITHDRAWAL	BALANCE
TOTAL			

