



bougie on a budget

MONTHLY WORKBOOK

who said you can't be in your bag and on
a budget at the same time?

created by brena's breakthroughs | brenasbreakthroughs.com

Now I'm nobody's financial expert, but I do know that I don't like spending all my money the second I get it.

I love to treat myself from time to time, but I know sometimes the debit and credit cards may need a break and the purse has to close.

I created this monthly workbook for those of us who want to break down our finances and plan where our dollars and cents are going before they're gone.

If you'd like to check out a blog post I wrote dedicated to how I stay bougie on a budget, check out #ProtectTheCoins on the website..



count the coins.

The Process.

1

Account for your income.

What money do you have coming in and when? Look at your regular income schedule and try to estimate earnings for the time period in question.

2

Record your recurring expenses.

What recurring expenses do you have? Write out what they are, what they cost, and when they are due in the expenses list. Plan these around your income.

3

Estimate the cost of your other expenses.

Outside of your recurring expenses, what other items will you incur in this time period - groceries, a night out, etc.? Estimate these costs in the budget sheets.

4

Don't forget to pay yourself.

I think of setting aside money for savings as me paying myself. Whether you're saving for a rainy day, to treat yourself, or just because, don't forget to pay you too.

5

Review your spending.

Use the monthly money journal to track daily spending & review the individual budget sheets to see where you money is actually going. Adjust if necessary & move forward from there. You've got this! Discipline is key.



recurring expenses list.

recurring monthly expenses.

EXPENSE	CATEGORY	COST	DUE

OTHER NOTES:

outliers for the month, upcoming events, renewals outside of monthly interval, etc.

recurring monthly expenses.

EXPENSE	CATEGORY	COST	DUE

OTHER NOTES:

outliers for the month, upcoming events, renewals outside of monthly interval, etc.



budget sheets.

get your money right.

TOTAL AMOUNT:

ITEM/EXPENSE & DUE DATE	ESTIMATED COST	ACTUAL COST	PAID

NOTES:

get your money right.

TOTAL AMOUNT:

ITEM/EXPENSE & DUE DATE	ESTIMATED COST	ACTUAL COST	PAID

NOTES:

get your money right.

TOTAL AMOUNT:

ITEM/EXPENSE & DUE DATE	ESTIMATED COST	ACTUAL COST	PAID

NOTES:

get your money right.

TOTAL AMOUNT:

ITEM/EXPENSE & DUE DATE	ESTIMATED COST	ACTUAL COST	PAID

NOTES:



monthly money journal.

check in on your checking account

TRACK YOUR DAILY SPENDING

MONTH:

TODAY'S
DATE

WHERE/HOW MONEY WAS SPENT TODAY

AMOUNT
SPENT

ACCOUNT
BALANCE

check in on your checking account

TRACK YOUR DAILY SPENDING

MONTH:

TODAY'S
DATE

WHERE/HOW MONEY WAS SPENT TODAY

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TRACK YOUR DAILY SPENDING

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TRACK YOUR DAILY SPENDING

MONTH:

TODAY'S
DATE

WHERE/HOW MONEY WAS SPENT TODAY

AMOUNT
SPENT

ACCOUNT
BALANCE

check in on your checking account

TRACK YOUR DAILY SPENDING

MONTH:

TODAY'S DATE	WHERE/HOW MONEY WAS SPENT TODAY	AMOUNT SPENT	ACCOUNT BALANCE

HOW MUCH WAS SPENT
THIS MONTH?

HOW MUCH WAS SAVED
THIS MONTH?

NOTES FOR THIS MONTH:

credit score, strong areas, areas for improvement, etc.



let's wrap things up.

I hope this workbook was helpful to you. Don't forget to review your budget sheets and monthly money journal to help evaluate your spending habits. While you look for areas in which you can improve, don't forget to celebrate the areas where you did well.

You work for your money, so do what you can to make your money work for you. Being bougie on a budget isn't far out of reach. See you next month!

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