

# MAP YOUR SPENDING WORKBOOK

I AM A FINANCIAL PLANNER

Personal finance is more personal than it is  
finance. A workbook about aligning your  
finances with your personal intentions.

MEGHAN LAPE CFP®, EA®







## SPECIAL TRANSACTIONS

DATE

DESCRIPTION

AMOUNT

PURPOSE

# SAMPLE DOCUMENT



CONSCIOUS IMPACT  
FINANCIAL PLANNING

PROSPERITY WITH A CONSCIENCE





## SPENDING PLAN FOR THE MONTH OF:

## INCOME

TYPE	AMOUNT
TOTAL	

SAVINGS	
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
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92	92
93	93
94	94
95	95
96	96
97	97
98	98
99	99
100	100

TYPE	GOAL	ACTUAL
TOTAL		

FIXED EXPENSES	
Depreciation	100
Insurance	100
Property taxes	100
Salaries	100
Utilities	100
Other	100
<b>Total</b>	<b>600</b>

[illegible]







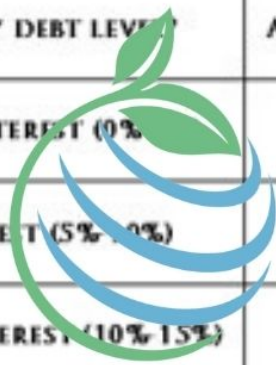
## MONTHLY REVIEW

HOW MUCH DID I SPEND ON ?	AMOUNT	IS THIS SATISFACTORY?	SHOULD I CHANGE MY BEHAVIOR OR MY EXPECTATIONS?
CONVENIENCE		YES NO	BEHAVIOR EXPECTATIONS BOTH NEITHER
FIXING UNEXPECTED PROBLEMS		YES NO	BEHAVIOR EXPECTATIONS BOTH NEITHER
GETTING A BREAK FROM (OR FIXING UP) MY ENVIRONMENT		YES NO	BEHAVIOR EXPECTATIONS BOTH NEITHER
SATISFYING CULTURAL, FAMILY OR SOCIAL EXPECTATIONS		YES NO	BEHAVIOR EXPECTATIONS BOTH NEITHER
ITEMS WITH TIME SENSITIVE DISCOUNTS		YES NO	BEHAVIOR EXPECTATIONS BOTH NEITHER
IMPROVING MY MOOD		YES NO	BEHAVIOR EXPECTATIONS BOTH NEITHER

IS THERE ANY RELATIONSHIP BETWEEN MY SPENDING AND MY MOOD?

WHAT IS MY DEBT LEVEL?	AMOUNT	IS THIS SATISFACTORY?	SHOULD I CHANGE MY BEHAVIOR OR MY EXPECTATIONS?
NOMINAL INTEREST (0%)		YES NO	BEHAVIOR EXPECTATIONS BOTH NEITHER
LOW INTEREST (5% - 10%)		YES NO	BEHAVIOR EXPECTATIONS BOTH NEITHER
MODERATE INTEREST (10% - 15%)		YES NO	BEHAVIOR EXPECTATIONS BOTH NEITHER
HIGH INTEREST (15-20%)		YES NO	BEHAVIOR EXPECTATIONS BOTH NEITHER
EXCESSIVE INTEREST (20% +)		YES NO	BEHAVIOR EXPECTATIONS BOTH NEITHER
TOTAL OF ALL DEBT		YES NO	BEHAVIOR EXPECTATIONS BOTH NEITHER

IS THERE ANYTHING I COULD DO TO OPTIMIZE MY DEBT?



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DAILY RECORD

DATE:

TOP 3 PRIORITIES

TASKS

# SAMPLE DOCUMENT

PURCHASES

DESCRIPTION

TYPE

COST

REASON



CONSCIOUS IMPACT  
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HOW WOULD YOU DESCRIBE YOUR MOOD TODAY?







# 4 Simple Reasons

Why You Should Plan Your Finances

HELPS YOU TO FOCUS ON  
YOUR SHORT AND LONG-  
TERM GOALS

ENSURES THAT YOU DON'T  
SPEND MONEY YOU DON'T  
HAVE

HELPS YOU TO SET  
YOURSELF UP FOR A  
STABLE RETIREMENT

CAN SHED LIGHT ON NOT-  
SO-GREAT SPENDING  
HABITS

Learn more and find even more helpful tools:  
[cifinancialplanning.com](http://cifinancialplanning.com)

