

Thank you for subscribing to the Financially Winning newsletter. This beginner money toolkit will provide you with tools you can use to begin budgeting and outlining your financial goals. Financial freedom is certainly possible for you and I can't wait to help you begin working towards it!



Financially Winning is a personal finance platform dedicated to helping individuals win with their finances. Sharing personal finance tips about budgeting, paying off debt, saving and building wealth through investing. My own personal debt free journey began in June 2020 and ended 11 months later in May 2021 when I completed tackling \$21K of student loan debt!

BEST OF LUCK ON YOUR JOURNEY!



You must believe in your ability to achieve financial freedom

NIQUA OF FINANCIALLY WINNING

www.itsfinanciallywinning.com

FINANCE CHECKLIST

MONEY GOALS	CURRENT SAVINGS GOALS
	CURRENT TARGET DEBT
My Notes	

EMERGENCY FUND SAVINGS TRACKER

January February March **April** May June

EMERGENCY FUND SAVINGS TRACKER

July August September **October November December**

MONTHLY BUDGET

MONTH OF

DATE	INCOME	BUDGETED	ACTUAL
	TOTAL INCOME:		

EXPENSES	BUDGETED	ACTUAL	SAVINGS/DEBT/ INVESTING	BUDGETED	ACTUAL
TOTAL:			TOTAL:		

TOTAL INCOME
TOTAL EXPENSES
TOTAL
SAVINGS/DEBT/INVESTING

BUDGET	ACTUAL	DIFFERENCE

EXPENSE TRACKER

DATE	CATEGORY	DESCRIPTION	AMOUNT
	+		

BUDGET MONTHLY REVIEW

THE MOST EXPENSIVE WEEK THIS MONTH

FAVORITE THING I SPENT MONEY ON THIS MONTH

BUDGET CATEGORY TO DECREASE <u>OR INCREASE NEXT MONTH</u>

BUDGET CATEGORY TO IMPROVE ON NEXT MONTH