



Joy of Money Worksheet

MONTHLY MONEY MEETINGS

Revisit your Budget Spreadsheet that you completed last month. Reflect on how your spending compares to the budget created in the previous exercise.

Step 1: Print Out or Download Your Expenses From the Last 30 Days.

You did this when making your budget, too. Log into your checking account, credit cards, PayPal, Venmo, Apple Pay anywhere from which your money has come or gone and download all your transactions from the last 30 days.

Step 2: Update Your Budget Spreadsheet With the Expense Totals From the Previous Month.

For your first regular Monthly Money Meeting, you'll update the Month 1 Actuals column (column D). For your second Monthly Money Meeting, you'll update the Month 2 Actuals column (column F). For your third Monthly Money Meeting, you'll update the Month 3 Actuals column (column H).

Step 3: Review the Difference Between Your Budget and Your Expenses, Called “Over or Under” In the Spreadsheet.

While you take a look at your actual spending compared to your goals, work through this mental list:

- Did you miss anything last month that showed up this month?
- Notice where you were under—nice work.
- Notice where you went over is that fixable by you making different choices next month? Did something unusual happen that won't happen again?
- Is there any extra money you can put towards your goals?



Step 4: Adjust Your Budget.

Now that you've reviewed your spending, look at your Budget column in the spreadsheet (column B). Make changes to the budget amounts to reflect what makes sense for you going forward.

Expect to make changes most months early in your budgeting process. Over time you will get better at predicting your spending, and make fewer changes to your budget.

Step 5: Eat Candy / Treat / High Five Yourself.

As silly as it may sound, I strongly recommend that you do not skip this step. I take every possible chance I can find to remind myself that I am doing a good job at money. Don't pass up a fun chance to train your brain!