YOUR FREEDOM NUMBER · FREE TEMPLATE

Spending Check (Traffic Light) and Monthly Budget

Find your money leaks – and give your money a plan (ch. 2 and 13).

Take your bank statements from the last three months.
- GREEN: expenses that bring you real value and joy.
- YELLOW: "okay", but you are not sure (e.g. takeaway coffee).
- RED: mistakes and things without value (unused subscriptions, impulse buys).
- Add up RED – and cut these expenses immediately. Question YELLOW.

Expense	Amount (€)	Green	Yellow	Red
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Total GREEN _____

Total YELLOW _____

Total RED (= cut now) _____

My Monthly Budget

Month: _____

Income	Plan (€)	Actual (€)
Net salary		
Side hustle		
Other		
Total		

Pay myself first (e.g. 10%)	Plan (€)	Actual (€)
Savings plan / investing		
Emergency fund		
Total		

Fixed costs	Plan (€)	Actual (€)
Rent / mortgage		
Electricity, water, heating		
Insurance		
Phone / internet		
Transport		
Loans / debts		
Total		

Variable spending	Plan (€)	Actual (€)
Groceries		
Clothing		
Leisure / going out		
Gifts		
Other		
Total		

Left at the end of the month _____