

This month's money mantra

 **Housing**

 **Transportation**

 **Food**

 **Debt Repayments**

 **Savings**

 **Utilities**

 **Clothing**

 **Medical**

 **Discretionary Spending**

Spending Reflection

- What was the hardest part about budgeting this month?
- Where did you overspend?
- What's your goal for next month?