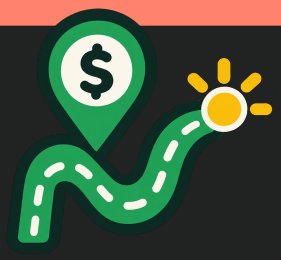
REAL MONEYPATH

REAL MONEY PATH PRESENTS

REAL MONEY PATH



LET'S FIND IT.

A practical workbook for real-life money, tight months, and fresh starts.

BUILT FOR REAL LIFE

- [ ] Small income? Start small.
- [ ] Use the pages that fit your month.
- [ ] Every $5, $10, and $20 can have a purpose.



30 PRINTABLE WORKSHEETS | LETTER + A4

Name: _____ Month: _____

Created by Aymen Ouabdelmoumen

How Cash Stuffing Works

FIND IT. NAME IT. MOVE IT.

Cash stuffing is a simple way to separate money by purpose. Use cash, labeled envelopes, or separate digital categories. Adjust every amount to your actual income and priorities.

1. LIST WHAT IS COMING IN

Income sources, pay dates, and expected amounts. Estimates are welcome.

2. COVER ESSENTIALS FIRST

Housing, utilities, food, transportation, health, and required payments come first.

3. GIVE THE REST A SMALL JOB

- [ ] Cash envelopes for weekly spending
- [ ] Debt payments at a realistic amount
- [ ] Emergency savings - even $5 counts
- [ ] Sinking funds for known upcoming costs

STARTER EXAMPLE: $1,200 income | $550 rent | $200 groceries | $100 transportation | $120 utilities | $50 personal | $30 emergency

Monthly Income Tracker

FIND IT. NAME IT. MOVE IT.

Date	Source	Expected	Received	Notes

MONTHLY TOTALS

Total expected income

Total received income

Difference / change

Next month estimate

Paycheck Budget Planner

FIND IT. NAME IT. MOVE IT.

Plan each paycheck before the money is spent. If a category is not funded this pay period, leave it blank and revisit next payday.

Category	Paycheck 1	Paycheck 2	Total

PAYCHECK NOTES

Pay dates

Must-pay items

Amount left after essentials

One small win this pay period

Monthly Budget Overview

FIND IT. NAME IT. MOVE IT.

INCOME

Total monthly income

Essential expenses

Flexible spending

Savings / debt

PLAN AT A GLANCE

What must be paid first?

Where can cash envelopes help?

What is one realistic goal?

What can wait this month?

Category	Planned	Actual	Difference

Bills Tracker

FIND IT. NAME IT. MOVE IT.

Due date	Bill	Amount due	Paid?	Method	Notes

QUICK NOTES

One bill to prepare for

One cost that changed

Reminder for next month

Questions to ask / call about

Fixed Expenses Tracker

FIND IT. NAME IT. MOVE IT.

Expense	Monthly amount	Due date	Auto?	Notes

QUICK NOTES

One bill to prepare for

One cost that changed

Reminder for next month

Questions to ask / call about

Variable Expenses Tracker

FIND IT. NAME IT. MOVE IT.

Expense	Target	Actual	Difference	What helped?

QUICK NOTES

One bill to prepare for

One cost that changed

Reminder for next month

Questions to ask / call about

Essential Expenses Planner

FIND IT. NAME IT. MOVE IT.

Start with the costs that protect your housing, food, health, transportation, and ability to work or study. Use your real numbers, even if they are uneven.

Essential	Plan	Actual	Paid / ready?	Notes

EXAMPLE

Example: Rent $550 | Groceries $200 | Transportation $100 | Utilities $120

What is non-negotiable this month?

What can be reduced without creating a new problem?

Cash Envelope Breakdown

FIND IT. NAME IT. MOVE IT.

Choose envelope amounts after essentials. A category can be $5 or $0 this month. The goal is clarity, not perfection.

Envelope	Why it matters	Planned	Loaded	Left

STARTER EXAMPLE

- [ ] Groceries $200
- [ ] Transportation $100
- [ ] Personal $50
- [ ] Emergency $30

Weekly Cash Stuffing Planner

FIND IT. NAME IT. MOVE IT.

Envelope	Week 1	Week 2	Week 3	Week 4	Total

THIS PERIOD

Cash available

Must-cover expenses

Amount to load

Keep back for buffer

Biweekly Cash Stuffing Planner

FIND IT. NAME IT. MOVE IT.

Envelope	Pay period 1	Pay period 2	Total

THIS PERIOD

Cash available

Must-cover expenses

Amount to load

Keep back for buffer

Cash Envelope Tracker

FIND IT. NAME IT. MOVE IT.

ENVELOPE

Starting amount

Additions

Spent / withdrawn

Ending amount

Date	Description	Amount in	Amount out	Balance

Grocery Envelope Tracker

FIND IT. NAME IT. MOVE IT.

GROCERIES

Starting amount

Additions

Spent / withdrawn

Ending amount

Date	Description	Amount in	Amount out	Balance

Transportation Envelope Tracker

FIND IT. NAME IT. MOVE IT.

TRANSPORTATION

Starting amount

Additions

Spent / withdrawn

Ending amount

Date	Description	Amount in	Amount out	Balance

Household Envelope Tracker

FIND IT. NAME IT. MOVE IT.

HOUSEHOLD

Starting amount

Additions

Spent / withdrawn

Ending amount

Date	Description	Amount in	Amount out	Balance

Personal Care Envelope Tracker

FIND IT. NAME IT. MOVE IT.

PERSONAL CARE

Starting amount

Additions

Spent / withdrawn

Ending amount

Date	Description	Amount in	Amount out	Balance

Health/Medical Envelope Tracker

FIND IT. NAME IT. MOVE IT.

HEALTH / MEDICAL

Starting amount

Additions

Spent / withdrawn

Ending amount

Date	Description	Amount in	Amount out	Balance

Kids/Family Envelope Tracker

FIND IT. NAME IT. MOVE IT.

KIDS / FAMILY

Starting amount

Additions

Spent / withdrawn

Ending amount

Date	Description	Amount in	Amount out	Balance

Emergency Fund Envelope Tracker

FIND IT. NAME IT. MOVE IT.

EMERGENCY FUND

Starting amount

Additions

Spent / withdrawn

Ending amount

Date	Description	Amount in	Amount out	Balance

Sinking Funds Tracker

FIND IT. NAME IT. MOVE IT.

Goal	Target date	Needed	Saved	Still needed

SMALL-STEP PLAN

A realistic amount this month

What this money is for

Next check-in date

Notes / encouragement

Savings Tracker

FIND IT. NAME IT. MOVE IT.

Goal	Target	Starting	Added	Current

SMALL-STEP PLAN

A realistic amount this month

What this money is for

Next check-in date

Notes / encouragement

Debt Payment Tracker

FIND IT. NAME IT. MOVE IT.

Debt / account	Balance	Minimum	Extra	New balance

SMALL-STEP PLAN

A realistic amount this month

What this money is for

Next check-in date

Notes / encouragement

No-Spend Challenge

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Pick a short, realistic window. Essentials, bills, medication, and planned transportation still count as allowed spending.

MY NO-SPEND WINDOW

Start date

End date

Allowed essentials

Reason I am trying this

Date	No-spend day?	What I wanted to buy	What I did instead

$100 Savings Challenge

FIND IT. NAME IT. MOVE IT.

$100 SAVINGS CHALLENGE

Cross off one box each time you save that amount. Split a box into smaller pieces if needed.

$5 saved on: _____	**$5** saved on: _____	**$10** saved on: _____	**$10** saved on: _____	**$10** saved on: _____
$10 saved on: _____	**$10** saved on: _____	**$10** saved on: _____	**$10** saved on: _____	**$10** saved on: _____
$5 saved on: _____	**$5** saved on: _____	**$5** saved on: _____	**$5** saved on: _____	**$5** saved on: _____
$5 saved on: _____	**$5** saved on: _____	**$5** saved on: _____	**$5** saved on: _____	**$5** saved on: _____
$5 saved on: _____	**$5** saved on: _____	**$5** saved on: _____	**$5** saved on: _____	**$5** saved on: _____
$5 saved on: _____	**$5** saved on: _____	**$5** saved on: _____	**$5** saved on: _____	**$5** saved on: _____

CHALLENGE NOTES

What will this fund protect or make easier?

How will I save when money is tight?

$500 Emergency Fund Challenge

FIND IT. NAME IT. MOVE IT.

$500 EMERGENCY FUND CHALLENGE

Cross off one box each time you save that amount. Split a box into smaller pieces if needed.

$10 saved on: _____	**$10** saved on: _____	**$10** saved on: _____	**$10** saved on: _____	**$10** saved on: _____
$20 saved on: _____	**$20** saved on: _____	**$20** saved on: _____	**$20** saved on: _____	**$20** saved on: _____
$25 saved on: _____	**$25** saved on: _____	**$25** saved on: _____	**$25** saved on: _____	**$25** saved on: _____
$30 saved on: _____	**$30** saved on: _____	**$30** saved on: _____	**$30** saved on: _____	**$30** saved on: _____
$40 saved on: _____	**$40** saved on: _____	**$40** saved on: _____	**$40** saved on: _____	**$40** saved on: _____
$50 saved on: _____	**$50** saved on: _____	**$50** saved on: _____	**$50** saved on: _____	**$50** saved on: _____

CHALLENGE NOTES

What will this fund protect or make easier?

How will I save when money is tight?

Low-Income Savings Challenge

FIND IT. NAME IT. MOVE IT.

LOW-INCOME SAVINGS CHALLENGE

Cross off one box each time you save that amount. Split a box into smaller pieces if needed.

$1 saved on: _____	**$2** saved on: _____	**$3** saved on: _____	**$5** saved on: _____	**$5** saved on: _____
$5 saved on: _____	**$5** saved on: _____	**$5** saved on: _____	**$10** saved on: _____	**$10** saved on: _____
$10 saved on: _____	**$10** saved on: _____	**$10** saved on: _____	**$10** saved on: _____	**$10** saved on: _____
$10 saved on: _____	**$15** saved on: _____	**$15** saved on: _____	**$15** saved on: _____	**$15** saved on: _____
$20 saved on: _____	**$20** saved on: _____	**$20** saved on: _____	**$20** saved on: _____	**$25** saved on: _____
$25 saved on: _____	**$25** saved on: _____	**$25** saved on: _____	**$25** saved on: _____	**$25** saved on: _____

CHALLENGE NOTES

What will this fund protect or make easier?

How will I save when money is tight?

Expense Cutting Worksheet

FIND IT. NAME IT. MOVE IT.

Look for reductions that do not put essentials at risk. A pause, swap, smaller amount, or lower-cost option can all count.

Expense	Current	Possible change	New amount	Monthly difference

IDEAS TO TEST

- [ ] Pause / cancel
- [ ] Swap for a lower-cost option
- [ ] Use what I already have
- [ ] Ask for a better rate
- [ ] Set a smaller limit

Needs vs Wants Worksheet

FIND IT. NAME IT. MOVE IT.

Expense	Need / Want / Both	Why?	Keep, reduce, or pause?

DECISION CHECK

- [ ] Does this protect housing, food, health, work, or school?
- [ ] Can I meet the need for less?
- [ ] If I wait, what happens?
- [ ] What is the kindest realistic choice?

End-of-Month Review

FIND IT. NAME IT. MOVE IT.

Use this page without judgment. The goal is to notice what happened and choose one useful adjustment for next month.

WHAT WORKED?

- A category I stayed within
- A bill I prepared for
- A small saving I made
- A helpful habit

WHAT NEEDS ADJUSTING?

- A category that was too low
- A surprise expense
- A bill to plan for
- One change for next month

NEXT MONTH SNAPSHOT

- Income expected
- Essential expenses expected
- Savings / debt priority
- One realistic goal