

# Financial audit sheet



See Where Your Money Really Goes

## Money Snapshot

*Take a quick snapshot of your finances, uncover leaks, and identify opportunities — without overwhelm.*

*This audit gives you clarity and a small win today.*

### Income Snapshot

<i>Source</i>	<i>Monthly Amount</i>	<i>Notes</i>
<i>Main income</i>	_____	
<i>Side income</i>	_____	
<i>Other</i>	_____	

**Total Monthly Income:**

## *Expense Snapshot*

### *Fixed Expenses (Non-Negotiable)*

<i>Expense</i>	<i>Amount</i>
<i>Rent / Mortgage</i>	_____
<i>Utilities</i>	_____
<i>Insurance</i>	_____
<i>Transport</i>	_____
<i>Subscriptions</i>	_____
<i>Other</i>	_____

***Total Fixed Expenses:***

### ***Variable Expenses (Flexible / Discretionary)***

<i>Category</i>	<i>Estimated Monthly</i>	<i>Notes</i>
<i>Groceries</i>	_____	
<i>Eating Out</i>	_____	
<i>Shopping</i>	_____	
<i>Entertainment</i>	_____	
<i>Personal Care</i>	_____	
<i>Misc</i>	_____	

***Total Variable Expenses:***

## Quick Money Check

***Total Income – Total Expenses =***

If positive → potential savings

If negative → spending leaks

Biggest spending surprise this month:

Biggest opportunity to save:

## *Mini Reflection*

What financial habit am I proud of?

One small change I could make next month:

*Building habits for consistent savings includes strategies for eliminating debt, goal-oriented budgeting, and investment tracking. Additionally, long-term planning is essential.*

*Being a little shameless, if you're looking for structured reflections, weekly check-ins, and long-term goal alignment, all of that is included in my paid Money Systems!*