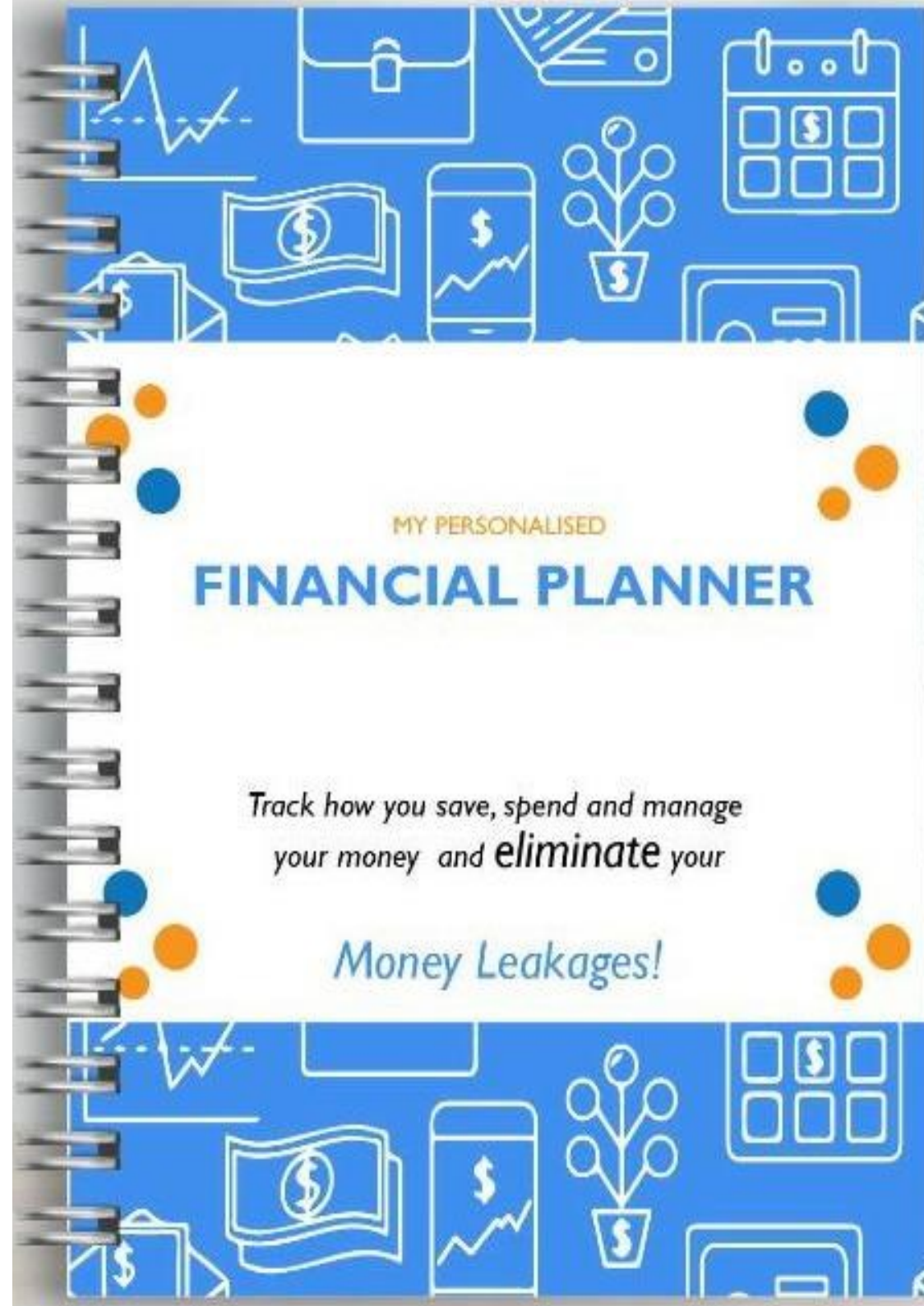


A prayer for prosperity and Financial Blessings

Father Lord Jesus Christ, it is your desire for me to prosper in all I do. I speak forth promotions, business ideas, divine connections and partnerships. I stir up the same creative spirit that made heavens and the earth to bring forth new ideas and inventions for the betterment of this World. Bless me and make me a blessing to many. Enable me to be a good steward of my Financial and other resources. May my family, friends, enemies, neighbors, other citizens and myself enjoy abundance and a lifetime of financial well being as per the Word of God in Philippians 4:19. In Jesus name I pray—Amen



My Personalized Financial Planner

Use this exciting resource to create a Personal Money Diary to help you track your savings, see how you spend and how often you spend on the same items. It is an amazing work book, inspiring, challenging, informative and it keeps you accountable daily.

[illegible]

[illegible]

FINANCIAL PLANNER CONTENTS

- | |
|--|
| ♦ 2022 & 2023 Calendars |
| ♦ Personal Memoranda Page |
| ♦ A Guide to using the Personal Money Diary |
| ♦ Personal Finance Empowerment Lessons in Mini Classics |
| ♦ Blank Personal Notes Pages |
| ♦ Personal Money Goals Template for the year 2022 and beyond |
| ♦ Monthly Personal Money Goals Template |
| ♦ Monthly Personal Budget Template |
| ♦ Monthly Shopping list Template |
| ♦ 52 Weeks Incomes & Expenses tracker and Summary with reminder spaces |
| ♦ Personal Budget Monitoring Template |
| ♦ 52 Weeks Saving challenge Template |



Monitor how well you scored on sticking to your budget in the month of _____

[illegible]

Monthly Incomes, Savings & Expenses Summary		
Week	Incomes	Total
Week 1		
Week 2		
Week 3		
Week 4		
Week	Expenses	Total
Week 1		
Week 2		
Week 3		
Week 4		
Difference in Incomes & Expenses for the Month of _____		
My 52 weeks Savings Tracker		
Week/Date	Savings	Cumulative Savings
Week 51		
Week 52		

PERSONAL MEMORANDA

Name	
Home Address	
Email ID	
Telephone	
Identity Card No.	
Driving License Number	
Personal Insurance	
Car Insurance	
PIN Code	
Income Tax Number	
Bank Name & Account	
Tax Consultant	
Legal Advisor	
Other	
Other	

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

How to use the Financial Planner

My personalized Financial Planner is a Personal Finance tool specially designed to help you track your daily, weekly, monthly and annual money goals, incomes and spending. It helps you see how Money comes and goes out of your life. It gives you a clear picture of your money habits, how much you are making, how you save and how you are spending. To make the most out of this tool, follow the following procedure which is well guided:

1. Start by setting your money goals for the year then mini goals for each month.
2. Track your daily, weekly and monthly incomes and expenses.
3. At the end of the month, add up all your incomes and expenditures.
4. At the end of each month, evaluate how well you kept to your budget by comparing the budgeted costs and incomes against the actual incomes/Expenses. Record the difference and keep improving/adjusting month by month.
5. At the end of the year, evaluate how much you earned/spent on each income/expenses category.
6. Determine which areas of your personal finances would benefit from more attention.

Dishonest money dwindles away,
but whoever gathers money
little by little makes it grow.

Proverbs 13:11



Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Be a Conscious Spender

The easiest way of becoming bankrupt is by not paying attention to your expenses. For many of us, tracking our spending daily by writing down how you spend your money daily may seem a little less interesting and of little significance. But there are amazing benefits which maybe critical to your financial success. So, why should you track your expenses?

1. It helps you identify and eliminate wasteful spending habits in your financial life.
2. It promotes wise spending by being able to stick on a budget.
3. It puts you in control. Not knowing where your money is going is a terrible feeling.
4. It helps you avoid overspending. The amount you think you use on certain things and the amounts you actually use could be very different. To start with, set a maximum spending limit for say a month and once you hit the limit, you know it is time to stop.
5. It keeps you out of debt. Being clear on how you spend and what you spend on gets you focused on getting out of debt as it discourages you from taking any more debt especially the unplanned type.
6. It helps you reduce impulse spending. By knowing how much money you have spent on what, you maybe less inclined to buy things on a whim.
7. It promotes better financial habits like budgeting, saving and investing.
8. It keeps you focused on your money goals.
9. It helps you reduce stress around money.
10. It gives you a sense of accomplishment.

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary

Incomes

[illegible]

Total Incomes

Expenses

[illegible]

Total weekly Spend

Surplus/ Deficit

[illegible]

[illegible]

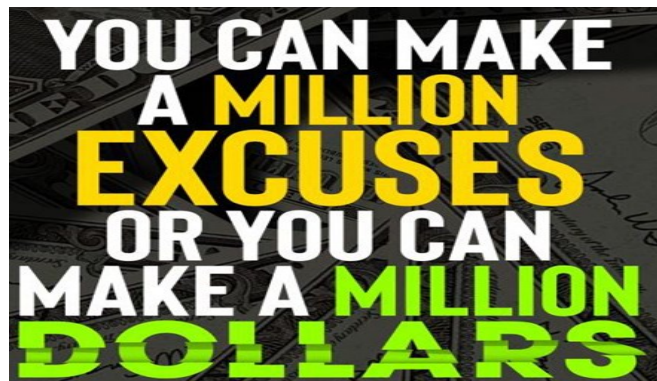
My Money Goals for the Year 2022 and beyond				
	Goal	Cost of the goal	Timeline for achieving the goal (i.e. by when)	Priority
0-1 year				
1.				
2.				
3				
2-3 years				
1.				
2.				
3.				
3—5 Years				
1.				
2.				
3.				
5-10 years				
1.				
2.				
3.				

My Money & other Goals for the Month of _____		
	Goal	Cost



My Budget for the Month of _____				
Projected Monthly Income		Source		Kshs.
Income 1				
Income 2				
Extra Income				
Total				
Food	Kshs.	Savings & Investments	Kshs.	
Groceries		Savings		
Milk & Water		Loan repayments		
Gas		Retirement planning		
Eating Out		Other		
Housing		Personal		
Mortgage		Medical care		
Rent		Telephone		
Electricity and Water		Haircare/Nail Care		
Repairs & Maintenance		Clothing		
Supplies		Pets care		
Other		Gym		
Transportation		Gifts and donations		
Vehicle payments		Friends & Family		
Bus fare		Donations to Charity		
Insurance & Licensing		Entertainment		
Fuel & Maintenance		Videos & Movies		

My Money & other Goals for the Month of _____		
	Goal	Cost



My Budget for the Month of _____				
Projected Monthly Income		Source		Kshs.
Income 1				
Income 2				
Extra Income				
Total				
Food		Kshs.	Savings & Investments	Kshs.
Groceries			Savings	
Milk & Water			Loan repayments	
Gas			Retirement planning	
Eating Out			Other	
Housing			Personal	
Mortgage			Medical care	
Rent			Telephone	
Electricity and Water			Haircare/Nail Care	
Repairs & Maintenance			Clothing	
Supplies			Pets care	
Other			Gym	
Transportation			Gifts and donations	
Vehicle payments			Friends & Family	
Bus fare			Donations to Charity	
Insurance & Licensing			Entertainment	
Fuel & Maintenance			Videos & Movies	

My Shopping List

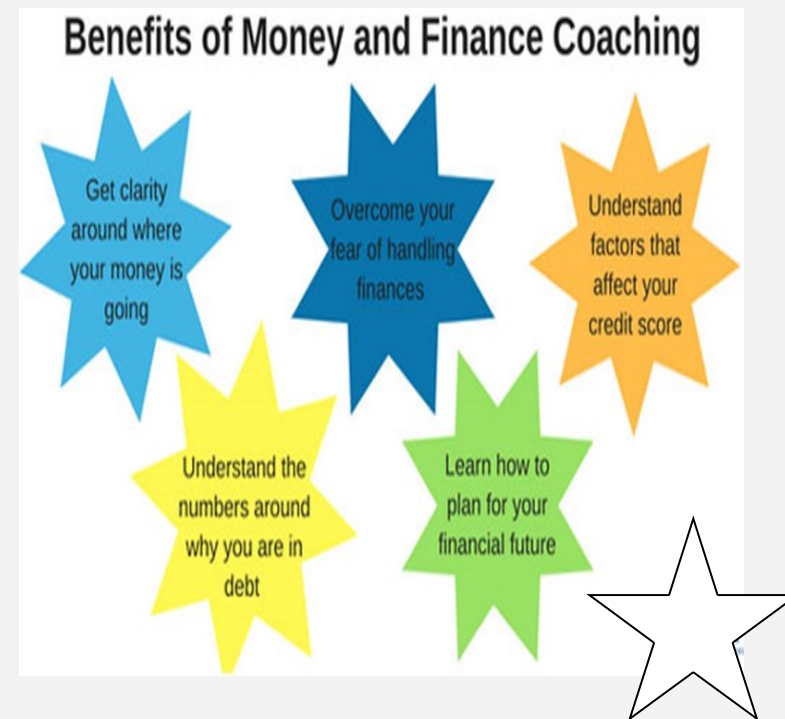
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Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Engage a Money Coach

You are never alone!

Very often it is that sense of loneliness that plunges you back into your old spending habits. It is time to come clean! Set up a support system of friends or family members, or join a support group. Better still, engage a money Coach who can walk you the journey as a guide and accountability partner. Surround yourself with people who will not judge you – people who will be there for you when you are having a bad day, and who can help you to keep your spending in check.



Monitor how well you scored on sticking to your Budget in the Month of

[illegible]

Weekly Expense Tracker Week ___/___/___ to ___/___/___

Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Monthly Incomes, Savings & Expenses Summary		
Week	Incomes	Total
Week 1		
Week 2		
Week 3		
Week 4		
Week	Expenses	Total
Week 1		
Week 2		
Week 3		
Week 4		
Difference in Incomes & Expenses for the Month of _____		
My 52 weeks Savings Tracker		
Week/Date	Savings	Cumulative Savings
Week 51		
Week 52		

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Monthly Incomes, Savings & Expenses Summary		
Week	Income sources	Total
Week 1		
Week 2		
Week 3		
Week 4		
Week 5		
Week	Expense heads	Total
Week 1		
Week 2		
Week 3		
Week 4		
Week 5		
Difference in Incomes & Expenses for the Month of _____		
My 52 weeks Savings Tracker		
Week/Date	Savings	Cumulative Savings
Week 1		
Week 2		
Week 3		
Week 4		
Week 5		

Monitor how well you scored on sticking to your Budget in the Month of _____

[illegible]

Weekly Expense Tracker Week ___/___/___ to ___/___/___

Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Allocating your Money		
<p>If you are spending your money in a certain way, it is very likely that it brings you happiness or at least a certain level of satisfaction. Sometimes, wants (things we can do without) are a reflection of underlying needs (the must haves). There is no formula in allocating your Money that is cast on stone. It depends with your goals, family situation, Money personality type and your Personal Finance situation.</p>		
	Spending category	Percentage
1.	Taxes	Non-negotiable
2.	Tithes & Offerings	Non-negotiable
3.	Essentials/needs e.g. Housing, Food, Transport and communication costs Utilities e.g. water, electricity etc.	50%
4.	Wants, Luxuries, lifestyle enhancement expenses, non-essentials e.g. cellphone expenses, Television, Gym membership, eating out.	30%
5.	Investments, savings plans, retirement benefit accounts, debt repayments, emergency funds	20%

My Shopping List

[illegible][illegible]

My Money & other Goals for the Month of _____		
	Goal	Cost



My Budget for the Month of _____			
Projected Monthly Income	Source		Kshs.
Income 1			
Income 2			
Extra Income			
Total			
Food	Kshs.	Savings & Investments	Kshs.
Groceries		Savings	
Milk & Water		Loan repayments	
Gas		Retirement planning	
Eating Out		Other	
Housing		Personal	
Mortgage		Medical care	
Rent		Telephone	
Electricity and Water		Haircare/Nail Care	
Repairs & Maintenance		Clothing	
Supplies		Pets care	
Other		Gym	
Transportation		Gifts and donations	
Vehicle payments		Friends & Family	
Bus fare		Donations to Charity	
Insurance & Licensing		Entertainment	
Fuel & Maintenance		Videos & Movies	

My Money & other Goals for the Month of _____		
	Goal	Cost

*More money
can't fix bad
spending
habits*

My Budget for the Month of _____			
Projected Monthly Income	Source		Kshs.
Income 1			
Income 2			
Extra Income			
Total			
Food	Kshs.	Savings & Investments	Kshs.
Groceries		Savings	
Milk & Water		Loan repayments	
Gas		Retirement planning	
Eating Out		Other	
Housing		Personal	
Mortgage		Medical care	
Rent		Telephone	
Electricity and Water		Haircare/Nail Care	
Repairs & Maintenance		Clothing	
Supplies		Pets care	
Other		Gym	
Transportation		Gifts and donations	
Vehicle payments		Friends & Family	
Bus fare		Donations to Charity	
Insurance & Licensing		Entertainment	
Fuel & Maintenance		Videos & Movies	

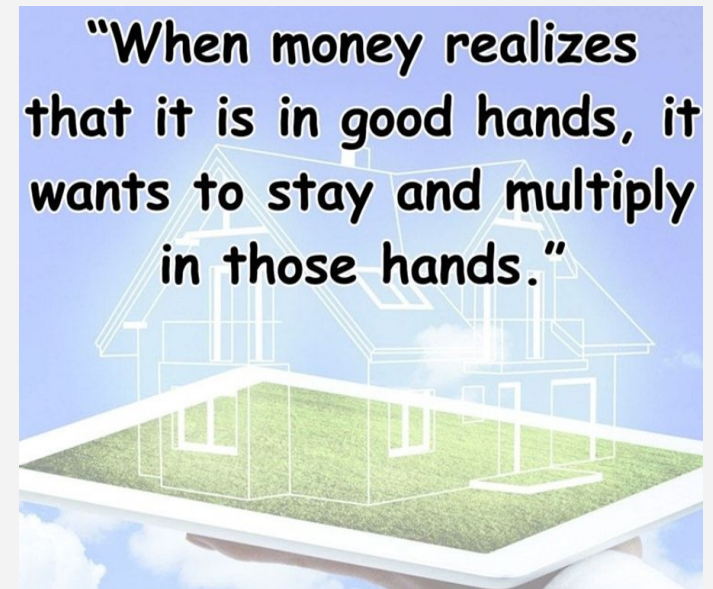
My Shopping List

[illegible][illegible]

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Major Investment Misconceptions

- ♦ Investment is like gambling.
- ♦ Investment is too risky.
- ♦ Investment is only for the rich.
- ♦ Investment is only for those who are about to retire.
- ♦ Investments is too complicated.
- ♦ Investments is not necessary.



Monitor how well you scored on sticking to your budget in the month of _____

[illegible]

Weekly Expense Tracker Week ___/___/___ to ___/___/___

Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Monthly Incomes, Savings & Expenses Summary		
Week	Incomes	Total
Week 1		
Week 2		
Week 3		
Week 4		
Week	Expenses	Total
Week 1		
Week 2		
Week 3		
Week 4		
Difference in Incomes & Expenses for the Month of _____		
My 52 weeks Savings Tracker		
Week/Date	Savings	Cumulative Savings
Week 46		
Week 47		
Week 48		
Week 49		
Week 50		

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ____/____/____ to ____/____/____			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Monthly Incomes, Savings & Expenses Summary		
Week	Incomes	Total
Week 1		
Week 2		
Week 3		
Week 4		
Week	Expenses	Total
Week 1		
Week 2		
Week 3		
Week 4		
Difference in Incomes & Expenses for the Month of _____		
My 52 weeks Savings Tracker		
Week/Date	Savings	Cumulative Savings
Week 6		
Week 7		
Week 8		
Week 9		
Week 10		

Monitor how well you scored on sticking to your Budget in the Month of

[illegible]

Weekly Expense Tracker Week ___/___/___ to ___/___/___

Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		



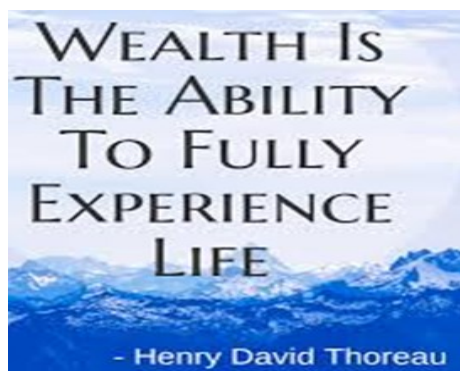
Paying yourself first means that every time money comes into your life, you automatically take a percentage of the amount before spending it and put it towards one or several of your money goals.

Why is paying yourself first so powerful? Because it saves you from yourself. Rather than giving you 100% of your income to spend, you put away a percentage say 15% or so towards your Money goals leaving you with at least 85% to live on. Human beings are creatures of habit. We adapt pretty quickly. Within no time, you will adapt to allocating your spending to 85% or so of your income. Try it today and you will never regret!

My Shopping List

[illegible][illegible]

My Money & other Goals for the Month of _____		
	Goal	Cost



My Budget for the Month of _____			
Projected Monthly Income	Source		Kshs.
Income 1			
Income 2			
Extra Income			
Total			
Food	Kshs.	Savings & Investments	Kshs.
Groceries		Savings	
Milk & Water		Loan repayments	
Gas		Retirement planning	
Eating Out		Other	
Housing		Personal	
Mortgage		Medical care	
Rent		Telephone	
Electricity and Water		Haircare/Nail Care	
Repairs & Maintenance		Clothing	
Supplies		Pets care	
Other		Gym	
Transportation		Gifts and donations	
Vehicle payments		Friends & Family	
Bus fare		Donations to Charity	
Insurance & Licensing		Entertainment	
Fuel & Maintenance		Videos & Movies	

My Money & other Goals for the Month of _____		
	Goal	Cost



**The two most powerful warriors
are patience and time.**
-Leo Tolstoy

My Budget for the Month of _____			
Projected Monthly Income	Source		Kshs.
Income 1			
Income 2			
Extra Income			
Total			
Food	Kshs.	Savings & Investments	Kshs.
Groceries		Savings	
Milk & Water		Loan repayments	
Gas		Retirement planning	
Eating Out		Other	
Housing		Personal	
Mortgage		Medical care	
Rent		Telephone	
Electricity and Water		Haircare/Nail Care	
Repairs & Maintenance		Clothing	
Supplies		Pets care	
Other		Gym	
Transportation		Gifts and donations	
Vehicle payments		Friends & Family	
Bus fare		Donations to Charity	
Insurance & Licensing		Entertainment	
Fuel & Maintenance		Videos & Movies	

My Shopping List

[illegible][illegible]

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Why do budgets fail?

- ♦ Lack of personal finance awareness e.g. your money personality, spending style and triggers. The foundations of change is in self awareness.
- ♦ When you do not leave room for fun in your budget, you may resent budgeting. Living on a budget does not mean you cannot enjoy your usual hobbies, entertainment and other recreation activities.
- ♦ Not giving your budget enough time. Budgets rarely have an immediate effect on your personal finances. They require time and patience.
- ♦ Your expenses are higher than your incomes. If your net income is negative, then you are spending more than you make. In this case, the problem is not your budget, it is your spending.
- ♦ Not sticking to it. Do not just write down your numbers and stack them in a drawer somewhere and forget about it. Refer to your budget frequently. Track your spending and compare it to what you had budgeted to see how you are doing.
- ♦ Not adjusting your budget. A budget is not a legally binding contract that cannot be changed. You should adjust your budget from time to time especially in the beginning. If your income or expenses changes, make sure your budget reflects the changes.

Monitor how well you scored on sticking to your Budget in the Month of _____

[illegible]

Weekly Expense Tracker Week ___/___/___ to ___/___/___

Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Monthly Incomes, Savings & Expenses Summary		
Week	Incomes	Total
Week 1		
Week 2		
Week 3		
Week 4		
Week	Expenses	Total
Week 1		
Week 2		
Week 3		
Week 4		
Difference in Incomes & Expenses for the Month of _____		
My 52 weeks Savings Tracker		
Week/Date	Savings	Cumulative Savings
Week 41		
Week 42		
Week 43		
Week 44		
Week 45		

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ____/____/____ to ____/____/____			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Monthly Incomes, Savings & Expenses Summary		
Week	Incomes	Total
Week 1		
Week 2		
Week 3		
Week 4		
Week	Expenses	Total
Week 1		
Week 2		
Week 3		
Week 4		
Difference in Incomes & Expenses for the Month of _____		
My 52 weeks Savings Tracker		
Week/Date	Savings	Cumulative Savings
Week 11		
Week 12		
Week 13		
Week 14		
Week 15		

Monitor how well you scored on sticking to your Budget in the Month of _____

[illegible]

Weekly Expense Tracker Week ___/___/___ to ___/___/___

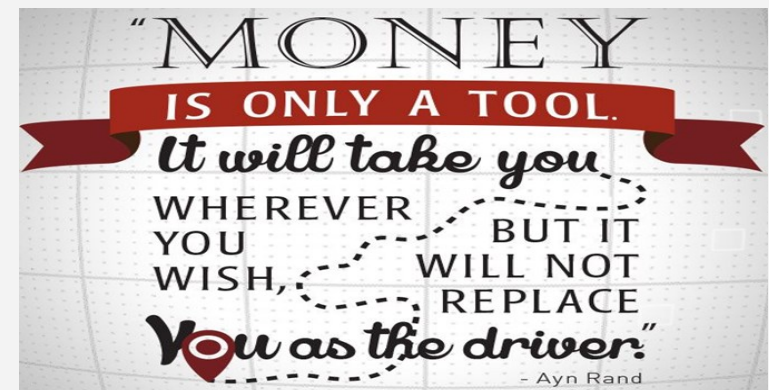
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

What truly matters in your life and why?

List 5 things or changes you would want to make in your life and include a reason they are so important to you.

Things I would want to have/achieve or changes I would want to make in my life.	Reason why they are so important to me.
1.	
2.	
3.	
4.	
5.	



[illegible]

Weekly Expense Tracker Week ____/____/____ to ____/____/____			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

My Shopping List

[illegible][illegible]

My Money & other Goals for the Month of _____		
	Goal	Cost



My Budget for the Month of _____			
Projected Monthly Income	Source		Kshs.
Income 1			
Income 2			
Extra Income			
Total			
Food	Kshs.	Savings & Investments	Kshs.
Groceries		Savings	
Milk & Water		Loan repayments	
Gas		Retirement planning	
Eating Out		Other	
Housing		Personal	
Mortgage		Medical care	
Rent		Telephone	
Electricity and Water		Haircare/Nail Care	
Repairs & Maintenance		Clothing	
Supplies		Pets care	
Other		Gym	
Transportation		Gifts and donations	
Vehicle payments		Friends & Family	
Bus fare		Donations to Charity	
Insurance & Licensing		Entertainment	
Fuel & Maintenance		Videos & Movies	

My Money & other Goals for the Month of _____		
	Goal	Cost



My Budget for the Month of _____			
Projected Monthly Income	Source		Kshs.
Income 1			
Income 2			
Extra Income			
Total			
Food	Kshs.	Savings & Investments	Kshs.
Groceries		Savings	
Milk & Water		Loan repayments	
Gas		Retirement planning	
Eating Out		Other	
Housing		Personal	
Mortgage		Medical care	
Rent		Telephone	
Electricity and Water		Haircare/Nail Care	
Repairs & Maintenance		Clothing	
Supplies		Pets care	
Other		Gym	
Transportation		Gifts and donations	
Vehicle payments		Friends & Family	
Bus fare		Donations to Charity	
Insurance & Licensing		Entertainment	
Fuel & Maintenance		Videos & Movies	

My Shopping List

[illegible][illegible]

[illegible]

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

The Road to Financial Freedom

The road to financial stability and independence can be a frustrating one. You can easily feel like you are not making progress, and the temptation to slip back into old spending habits can be real. It is therefore important to constantly remind yourself where you are going financially and the goals you are towards.

Create a vision board or photo montage of your goals, and pin it up in your room as a visual reminder of where you are heading.



Monitor how well you scored on sticking to your Budget in the Month of

[illegible]

Weekly Expense Tracker Week ____/____/____ to ____/____/____

Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Monthly Incomes, Savings & Expenses Summary		
Week	Incomes	Total
Week 1		
Week 2		
Week 3		
Week 4		
Week	Expenses	Total
Week 1		
Week 2		
Week 3		
Week 4		
Difference in Incomes & Expenses for the Month of _____		
My 52 weeks Savings Tracker		
Week/Date	Savings	Cumulative Savings
Week 36		
Week 37		
Week 38		
Week 39		
Week 40		

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Monthly Incomes, Savings & Expenses Summary		
Week	Incomes	Total
Week 1		
Week 2		
Week 3		
Week 4		
Week	Expenses	Total
Week 1		
Week 2		
Week 3		
Week 4		
Difference in Incomes & Expenses for the Month of _____		
My 52 weeks Savings Tracker		
Week/Date	Savings	Cumulative Savings
Week 16		
Week 17		
Week 18		
Week 19		
Week 20		

Monitor how well you scored on sticking to your Budget in the Month of _____

[illegible]

Weekly Expense Tracker Week ___/___/___ to ___/___/___

Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

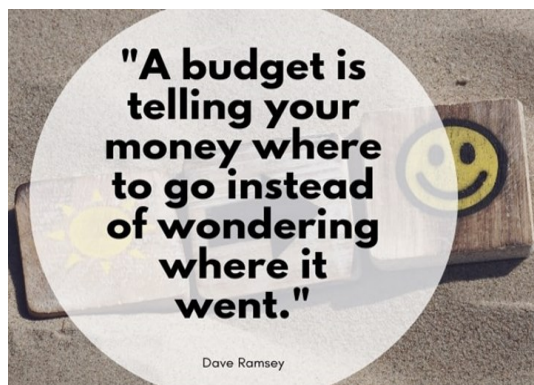
Your Net worth	
Having a clear picture of your current financial situation helps you formulate well-informed financial goals	
<div>Net worth = Assets—Liabilities</div>	
Assets represents what you own and it gives you value. Liabilities represent what you owe others and you pay for it. Your net worth is as a result of your spending habits. Take sometime to compile your net worth by compiling your personal balance sheet.	
Assets	Value in Kshs.
Cash	
Savings & fixed deposits	
Investments	
Real estates	
Other receivables	
Total assets	
Liabilities	
Personal & car Loans	
Mortgage	
Monthly rent & household expenses	
Car expenses	
Total liabilities	
Net worth (Assets—Liabilities)	

[illegible]

My Shopping List

[illegible][illegible]

My Money & other Goals for the Month of _____		
	Goal	Cost



My Budget for the Month of _____			
Projected Monthly Income	Source		Kshs.
Income 1			
Income 2			
Extra Income			
Total			
Food	Kshs.	Savings & Investments	Kshs.
Groceries		Savings	
Milk & Water		Loan repayments	
Gas		Retirement planning	
Eating Out		Other	
Housing		Personal	
Mortgage		Medical care	
Rent		Telephone	
Electricity and Water		Haircare/Nail Care	
Repairs & Maintenance		Clothing	
Supplies		Pets care	
Other		Gym	
Transportation		Gifts and donations	
Vehicle payments		Friends & Family	
Bus fare		Donations to Charity	
Insurance & Licensing		Entertainment	
Fuel & Maintenance		Videos & Movies	

My Money & other Goals for the Month of _____		
	Goal	Cost

Financial freedom is
available to those who
learn about it and work
for it

Robert Kiyosaki

My Budget for the Month of _____			
Projected Monthly Income	Source		Kshs.
Income 1			
Income 2			
Extra Income			
Total			
Food	Kshs.	Savings & Investments	Kshs.
Groceries		Savings	
Milk & Water		Loan repayments	
Gas		Retirement planning	
Eating Out		Other	
Housing		Personal	
Mortgage		Medical care	
Rent		Telephone	
Electricity and Water		Haircare/Nail Care	
Repairs & Maintenance		Clothing	
Supplies		Pets care	
Other		Gym	
Transportation		Gifts and donations	
Vehicle payments		Friends & Family	
Bus fare		Donations to Charity	
Insurance & Licensing		Entertainment	
Fuel & Maintenance		Videos & Movies	

My Shopping List

[illegible][illegible]

[illegible]

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Be flexible with your budget

Do not be too strict with your budget. Avoid depriving yourself of indulgences completely. While you might think you are saving money by this, you will soon become tired, resentful and fall back into your bad spending patterns. Give yourself a small allowance so that you are still able to enjoy a taste of the good life – even if it is just the occasional coffee date or night out.

Financial Planning



Monitor how well you scored on sticking to your budget in the month of _____

[illegible]

Weekly Expense Tracker Week ____/____/____ to ____/____/____

Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Monthly Incomes, Savings & Expenses Summary		
Week	Incomes	Total
Week 1		
Week 2		
Week 3		
Week 4		
Week	Expenses	Total
Week 1		
Week 2		
Week 3		
Week 4		
Difference in Incomes & Expenses for the Month of _____		
My 52 weeks Savings Tracker		
Week/Date	Savings	Cumulative Savings
Week 31		
Week 32		
Week 33		
Week 34		
Week 35		

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Monthly Incomes, Savings & Expenses Summary		
Week	Incomes	Total
Week 1		
Week 2		
Week 3		
Week 4		
Week	Expenses	Total
Week 1		
Week 2		
Week 3		
Week 4		
Difference in Incomes & Expenses for the Month of _____		
My 52 weeks Savings Tracker		
Week/Date	Savings	Cumulative Savings
Week 21		
Week 22		
Week 23		
Week 24		
Week 25		

Monitor how well you scored on sticking to your Budget in the Month of

[illegible]

Weekly Expense Tracker Week ___/___/___ to ___/___/___

Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

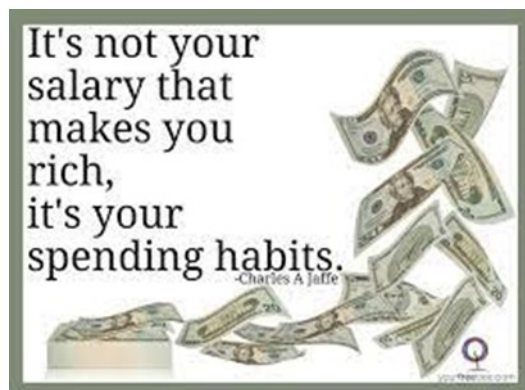
Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Your Personal Finance Strategies		
<p>The Challenge with Personal Finances is not in the knowledge rather it is in translating that knowledge into meaningful results. The same goal can be achieved in various different ways. Be sure to prioritize your money goals in order of importance, timeline, costs etc. This will assist you in your personal finance planning process.</p>		
Strategy		Steps to take
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

My Shopping List

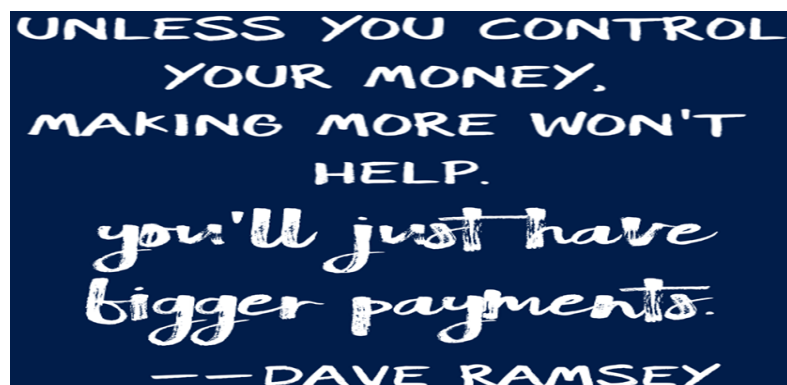
[illegible][illegible]

My Money & other Goals for the Month of _____		
	Goal	Cost



My Budget for the Month of _____			
Projected Monthly Income	Source		Kshs.
Income 1			
Income 2			
Extra Income			
Total			
Food	Kshs.	Savings & Investments	Kshs.
Groceries		Savings	
Milk & Water		Loan repayments	
Gas		Retirement planning	
Eating Out		Other	
Housing		Personal	
Mortgage		Medical care	
Rent		Telephone	
Electricity and Water		Haircare/Nail Care	
Repairs & Maintenance		Clothing	
Supplies		Pets care	
Other		Gym	
Transportation		Gifts and donations	
Vehicle payments		Friends & Family	
Bus fare		Donations to Charity	
Insurance & Licensing		Entertainment	
Fuel & Maintenance		Videos & Movies	

My Money & other Goals for the Month of _____		
	Goal	Cost



My Budget for the Month of _____			
Projected Monthly Income	Source		Kshs.
Income 1			
Income 2			
Extra Income			
Total			
Food	Kshs.	Savings & Investments	Kshs.
Groceries		Savings	
Milk & Water		Loan repayments	
Gas		Retirement planning	
Eating Out		Other	
Housing		Personal	
Mortgage		Medical care	
Rent		Telephone	
Electricity and Water		Haircare/Nail Care	
Repairs & Maintenance		Clothing	
Supplies		Pets care	
Other		Gym	
Transportation		Gifts and donations	
Vehicle payments		Friends & Family	
Bus fare		Donations to Charity	
Insurance & Licensing		Entertainment	
Fuel & Maintenance		Videos & Movies	

My Shopping List

[illegible][illegible]

Blank lined area for notes or additional tracking.

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Develop your Money Goals		
Clear Money goals are a great foundation of proper Personal Finance Planning. Setting your SMART Money goals is the first step in turning the invisible to visible.		
S	Specific	What exactly do you want to achieve?
M	Measurable	How much? How many?
A	Achievable	Your goal can stretch you but it should not be extreme or impossible.
R	Realistic	steps are realistic given your current financial circumstances.
T	Time Bound	Time frame, By When? What is the deadline date?
My Short term goals– below 1 year		
1.		
2.		
3.		
My Mid-term goals 2-5 Years		
1.		
2.		
3.		
My Long term goals– 5-10 years or more.		
1.		
2.		
3.		

Monitor how well you scored on sticking to your Budget in the Month of _____

[illegible]

Weekly Expense Tracker Week ___/___/___ to ___/___/___

Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Monthly Incomes, Savings & Expenses Summary		
Week	Incomes	Total
Week 1		
Week 2		
Week 3		
Week 4		
Week	Expenses	Total
Week 1		
Week 2		
Week 3		
Week 4		
Difference in Incomes & Expenses for the Month of _____		
My 52 weeks Savings Tracker		
Week/Date	Savings	Cumulative Savings
Week 26		
Week 27		
Week 28		
Week 29		
Week 30		

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	

Weekly Incomes & Expenses Summary		
Incomes		
Date	Income Source	Amount
Total Incomes		
Expenses		
Date	Expense Description	Amount
Total weekly Spend		
Surplus/ Deficit		

Weekly Expense Tracker Week ___/___/___ to ___/___/___			
Monday	Kshs.	Thursday	Kshs.
Tuesday		Friday	
Wednesday		Saturday	
Sunday		Notes & Reminders	