BONUS 01 / 05 · MONEY

THE MONEY SNAPSHOT™

See where your money goes each month, what's due when, and whether you're moving forward. No bank logins. No account numbers.

USE IT TO

01
Know exactly what comes in and goes out

02
See every due date before it sneaks up

03
Track debt and savings month to month

WHAT'S INSIDE

14 pages · fillable PDF · print-friendly US Letter

01	Start here	02	Monthly snapshot + indicators
03	Income tracker	04	Fixed bills list
05	Variable spending tracker	06	Bill due-date calendar
07	Debt overview	08	Savings goals
09	Subscription inventory	10	Irregular & annual costs
11	Monthly money review	12	Year at a glance
13	Notes, sources & limits		

Companion spreadsheet included: 01-The-Money-Snapshot-Spreadsheet.xlsx

START HERE

SET UP ONCE · UPDATE AS NEEDED

ONE PAGE A MONTH. THE WHOLE PICTURE.

01
Set up once

List your regular bills (p.5), debts (p.8), goals (p.9), subscriptions (p.10) and yearly costs (p.11). Update them when something changes.

02
Track the month

Record income (p.4) and variable spending (p.6). Write due dates on the calendar (p.7).

03
Fill the snapshot

Copy the totals onto the Monthly Snapshot (p.3). Do the four short calculations, or let the spreadsheet do them.

04
Review the month

Use the Monthly Money Review (p.12), then log the month on Year at a Glance (p.13).

PAPER, PDF OR SPREADSHEET

Type into this PDF, print it, or use the companion spreadsheet. The spreadsheet does every calculation for you. **This PDF does not calculate**, so write the results in yourself.

Monthly pages are reusable. Print a fresh copy each month, or save a copy of the filled PDF under a new name, such as `2026-11 Money Snapshot.pdf`.

PRIVACY: WHAT NOT TO WRITE

You never need full account numbers, card numbers, passwords, PINs or bank logins here. Use a nickname such as `Visa …4826` (last 4 digits at most).

Keep filled copies somewhere private, and don't share them in an unprotected folder.

WHERE THE FIELD MANUAL HELPS

Checking a statement before you record it: Guide 01, pp.4–7. **Credit reports**: Guide 02, pp.8–12. **Net vs gross pay**: Guide 03, pp.13–16. **Comparing a new loan**: Guide 04, pp.17–20. **Starting an emergency fund**: Guide 05, pp.21–25. **Reconciling your bank account**: Guide 06, pp.26–29. This toolkit tracks what happens month to month. The Field Manual explains how to check each document.

THE FOUR INDICATORS (P.3)

Simple ratios with the formula printed next to each one: savings rate, fixed costs share, debt payments share and emergency-fund months. They describe your month. They are not scores or grades, and there's no universal right number. Set your own targets and watch the direction.

AVOID COUNTING TWICE

Put each payment in **one** place. Rent, utilities, insurance and phone go on **Fixed bills**. Card and loan payments go on **Debts**. Groceries, fuel and dining go on **Variable spending**. Transfers to savings go on **Savings**. List subscriptions under Fixed bills, or as one combined line.

Educational tool only. It's not financial, tax or legal advice. Figures you enter are your own estimates. Sources: p.14.

MONTHLY SNAPSHOT

REUSABLE · ONE PER MONTH

THIS MONTH, AT A GLANCE.

Copy the totals from the tracker pages, then work out the four indicators. The spreadsheet calculates all of this for you.

MONTH / YEAR _____ FILLED IN ON _____

A / MONEY IN

TAKE-HOME INCOME
Total from Income tracker, p.4 $ _____

B / MONEY OUT

FIXED BILLS
Total from p.5 $ _____

VARIABLE SPENDING
Total from p.6 $ _____

DEBT PAYMENTS
Total paid, from p.8 $ _____

SAVINGS TRANSFERS
Total moved to savings / goals $ _____

TOTAL OUT
B1 + B2 + B3 + B4 $ _____

C / LEFT OVER

A - B
Negative? Write it with a minus sign $ _____

YOUR BASELINE

MONTHLY ESSENTIALS
Housing, food, utilities, transport, insurance, medicine, minimum debt payments $ _____

EMERGENCY FUND BALANCE
Money set aside only for emergencies $ _____

FOUR INDICATORS

× 100 = percent

SAVINGS RATE

B4 ÷ A × 100

THIS MONTH _____ LAST MONTH _____

FIXED BILLS SHARE

B1 ÷ A × 100

THIS MONTH _____ LAST MONTH _____

DEBT PAYMENTS SHARE

B3 ÷ A × 100

THIS MONTH _____ LAST MONTH _____

EMERGENCY FUND, IN MONTHS

EF balance ÷ monthly essentials

THIS MONTH _____ LAST MONTH _____

These describe your month. They don't grade it. Compare each month with the last one, and set your own targets.

ONE THING THAT WENT WELL

ONE CHANGE FOR NEXT MONTH

MONEY

INCOME TRACKER

REUSABLE · ONE PER MONTH

MONEY IN.

List every source of money coming in this month. Copy the actual total to the Monthly Snapshot, line A.

MONTH / YEAR _____

INCOME SOURCE	TYPE PAY / SIDE / BENEFIT / OTHER	PAY DATES THIS MONTH	EXPECTED TAKE-HOME $	ACTUAL TAKE-HOME $	DIFFERENCE $ ACTUAL - EXPECTED
TOTAL					

USE TAKE-HOME PAY

Record what actually reaches your account after taxes and deductions (net pay). To check a pay stub before you record it, see Field Manual Guide 03, pp.13–16.

IRREGULAR INCOME?

Record each payment as it lands. Plan the month around the lower amount you can count on, and treat extra as a bonus for goals or irregular costs (p.11).

NOTES (LATE PAYMENTS, ONE-OFF INCOME, CHANGES COMING)

FIXED BILLS

SET UP ONCE · TICK EACH MONTH

BILLS THAT REPEAT.

Rent, utilities, insurance, phone, internet and other regular payments. Card and loan payments go on Debts (p.8).

MONTH / YEAR _____

BILL / PAYEE NICKNAME	CATEGORY	AMOUNT $	DUE DAY	PAID FROM (NICKNAME)	AUTO-PAY	PAID ✓	CONFIRMED POSTED ✓
					☐	☐	☐
					☐	☐	☐
					☐	☐	☐
					☐	☐	☐
					☐	☐	☐
					☐	☐	☐
					☐	☐	☐
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					☐	☐	☐
					☐	☐	☐
					☐	☐	☐
					☐	☐	☐
					☐	☐	☐
					☐	☐	☐
					☐	☐	☐
TOTAL							

Confirm each payment actually posted. Autopay can fail, for example after a card is replaced. Write each due day on the calendar (p.7). If a bill changes amount often, list its average and track the real figure here.

VARIABLE SPENDING

REUSABLE · ONE PER MONTH

PLAN IT. TRACK IT.

Spending that changes month to month. Set a plan for each category, then add what you actually spent each week.

MONTH / YEAR _____

CATEGORY	PLAN $	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	TOTAL $	OVER (+) / UNDER (-)
Groceries								
Fuel / transit								
Dining out / takeout								
Household & personal care								
Health / pharmacy								
Kids / pets								
Entertainment								
Gifts & giving								
Clothing								
TOTAL								

The last three rows are blank for your own categories. Add up each week from receipts, your banking app or card activity. **Total = Week 1 + … + Week 5. Over/under = Total – Plan.** Copy the total spent to the Monthly Snapshot, line B2.

WHAT DROVE THE MONTH?

BILL CALENDAR

REUSABLE · ONE PER MONTH

WHAT'S DUE WHEN.

Write each bill on its due day and mark your pay days. If a cluster of bills lands just before payday, you'll see it here first.

MONTH / YEAR _____

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	NOTES			

Write each bill on its due day, along with the amount. Mark pay days with **PAY**. If several bills fall right before a pay day, ask the company whether you can move a due date. Months with fewer than 31 days: put the late bills on the last day of the month.

DEBT OVERVIEW

UPDATE MONTHLY

EVERYTHING YOU OWE, IN ONE PLACE.

List every debt with its balance, rate and minimum. Update the balances once a month from your statements.

AS OF (DATE) _____

DEBT NICKNAME (ISSUER + LAST 4)	TYPE	BALANCE $	APR %	MINIMUM $	DUE DAY	PROMO RATE ENDS	PAYING THIS MONTH $	PAYOFF ORDER	PAID ✓
									☐
									☐
									☐
									☐
									☐
									☐
									☐
									☐
									☐
									☐
TOTALS									

PICK A PAYOFF ORDER

Make every minimum payment on time, then choose where any extra goes and number the debts. Two common orders: **highest APR first** (aims at interest cost) or **smallest balance first** (aims at quick wins). Either way, write your order down and stick to it.

MORE THAN THE MINIMUM

The CFPB notes that the more you pay each month, the less interest you will pay over time. Your card statement shows how long minimum-only payments would take (see Field Manual Guide 01, p.5). Note any promotional rate end dates, since the rate can change after that date.

Type examples: credit card, auto loan, student loan, personal loan, medical payment plan, buy-now-pay-later. Copy the total of “Paying this month” to the Monthly Snapshot, line B3. Source: CFPB (see p.14).

SAVINGS GOALS

UPDATE MONTHLY

SAVE FOR SOMETHING.

Up to four goals. Work out what each one needs per month, then log the balance at the end of each month.

GOAL 01

TARGET - SAVED ÷ MONTHS LEFT

GOAL _____

TARGET $ _____ BY (DATE) _____

SAVED $ _____ MONTHS LEFT _____

PER MONTH $ _____ KEPT IN _____

MONTHLY PROGRESS: BALANCE AT MONTH END ($)

M1	M2	M3	M4
M5	**M6**	**M7**	**M8**
M9	**M10**	**M11**	**M12**

GOAL 02

TARGET - SAVED ÷ MONTHS LEFT

GOAL _____

TARGET $ _____ BY (DATE) _____

SAVED $ _____ MONTHS LEFT _____

PER MONTH $ _____ KEPT IN _____

MONTHLY PROGRESS: BALANCE AT MONTH END ($)

M1	M2	M3	M4
M5	**M6**	**M7**	**M8**
M9	**M10**	**M11**	**M12**

GOAL 03

TARGET - SAVED ÷ MONTHS LEFT

GOAL _____

TARGET $ _____ BY (DATE) _____

SAVED $ _____ MONTHS LEFT _____

PER MONTH $ _____ KEPT IN _____

MONTHLY PROGRESS: BALANCE AT MONTH END ($)

M1	M2	M3	M4
M5	**M6**	**M7**	**M8**
M9	**M10**	**M11**	**M12**

GOAL 04

TARGET - SAVED ÷ MONTHS LEFT

GOAL _____

TARGET $ _____ BY (DATE) _____

SAVED $ _____ MONTHS LEFT _____

PER MONTH $ _____ KEPT IN _____

MONTHLY PROGRESS: BALANCE AT MONTH END ($)

M1	M2	M3	M4
M5	**M6**	**M7**	**M8**
M9	**M10**	**M11**	**M12**

Per month = (Target – Saved) ÷ Months left. Example: ($1,200 − $300) ÷ 9 months = $100 a month. If the number is too high, move the date, lower the target, or save for one goal at a time. An emergency fund can be one of these goals. To pick a safe starting amount, see Field Manual Guide 05, pp.21–25.

SUBSCRIPTION INVENTORY

REVIEW EVERY FEW MONTHS

WHAT RENEWS WITHOUT ASKING.

Streaming, apps, memberships, software, boxes and services. Spot overlap and decide what stays.

REVIEWED ON _____

SERVICE	COST $	BILLED M / Q / Y	COST PER YEAR $	NEXT RENEWAL	PAID WITH (NICKNAME)	LAST USED	KEEP	CANCEL	DONE ✓
							☐	☐	☐
							☐	☐	☐
							☐	☐	☐
							☐	☐	☐
							☐	☐	☐
							☐	☐	☐
							☐	☐	☐
							☐	☐	☐
							☐	☐	☐
							☐	☐	☐
							☐	☐	☐
							☐	☐	☐
							☐	☐	☐
TOTAL / YEAR									

COST PER YEAR: MONTHLY × 12 · QUARTERLY × 4 · YEARLY × 1

Divide the yearly total by 12 to see what subscriptions cost you per month.

FREE TRIALS AND AUTO-RENEWALS

The FTC warns that if you don't cancel a free trial on time, you'll probably be charged. Write the trial end date as the next renewal. To cancel, use the company's official account page or phone number, and keep the confirmation.

Renewal admin (account holder, notice deadlines, how to cancel) also lives in the Life Admin Organizer, p.7. Record the cost here and the account admin there. Source: FTC (see p.14).

IRREGULAR & ANNUAL COSTS

SET UP ONCE A YEAR

THE BILLS THAT AREN'T MONTHLY.

List the costs that arrive once or twice a year, then set aside a little each month so they don't land all at once.

YEAR _____

EXPENSE	MONTH DUE	YEARLY AMOUNT $	SET ASIDE PER MONTH $ (÷ 12)	SAVED SO FAR $	WHERE IT'S KEPT	PAID ✓
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
TOTAL						

IDEAS TO LIST

Car registration and inspection · insurance paid yearly or every six months · car maintenance and tires (Car Care Tracker) · home maintenance (Home Maintenance Calendar) · school costs · gifts and holidays · memberships · medical deductibles · tax preparation · travel.

SET ASIDE PER MONTH = YEARLY AMOUNT ÷ 12

Example: a $360 yearly registration and inspection ÷ 12 = $30 a month. If the bill is due sooner than 12 months away, divide by the number of months you have left.

Field Manual Guide 05 (p.22) suggests setting money aside for registration, school bills and renewals before choosing a savings amount. This page puts that into practice.

MONTHLY MONEY REVIEW

REUSABLE · ONE PER MONTH

CLOSE OUT THE MONTH.

Close out the month: check it, learn from it, and set up the next one.

MONTH / YEAR _____

REVIEWED ON _____

THE CHECKLIST

- [ ] Every bill on p.5 is paid and the payment **posted**
- [ ] Card statements checked (Field Manual Guide 01, p.7)
- [ ] Bank account reconciled (Field Manual Guide 06, p.28)
- [ ] Unfamiliar charges followed up (Field Manual Guide 06, p.29)
- [ ] Debt balances updated on p.8
- [ ] Savings transfer made, or skipped on purpose
- [ ] Goal balances logged on p.9
- [ ] Subscriptions: anything to cancel? (p.10)
- [ ] Irregular costs due in the next 3 months checked (p.11)
- [ ] Monthly Snapshot filled in (p.3)

UPCOMING: NEXT 3 MONTHS

WHAT'S COMING	WHEN	AMOUNT $

WHAT WENT OVER PLAN, AND WHY?

DECISIONS FOR NEXT MONTH

QUESTIONS TO CHASE (CALLS, DISPUTES, REFUNDS)

YEAR AT A GLANCE

ONE PER YEAR

TWELVE MONTHS, ONE PAGE.

One row per month. The spreadsheet's Year sheet keeps the same table and adds the totals for you.

YEAR _____

MONTH	TAKE-HOME $	FIXED $	VARIABLE $	DEBT PAID $	SAVED $	LEFT OVER $	SAVINGS RATE %	FIXED SHARE %	EF MONTHS	DEBT BALANCE $
YEAR										

Copy each month's figures from its Monthly Snapshot. Patterns show up across the year: the expensive months, the slow ones, and whether your debt balance is going down.

WHAT WORKED THIS YEAR

GOALS FOR NEXT YEAR

NOTES, SOURCES & LIMITS

HOW THIS WAS BUILT.

YOUR NOTES

SOURCES (CHECKED OCTOBER 2026)

CFPB: Budgeting: how to create a budget and stick with it. Recommends recording all income, logging spending by category, and using a bill calendar because bill and income timing may not match. consumerfinance.gov/archive/blog/budgeting-how-to-create-a-budget-and-stick-with-it

CFPB: An essential guide to building an emergency fund. Setting money aside, even a small amount, for unplanned expenses. consumerfinance.gov/an-essential-guide-to-building-an-emergency-fund

AnnualCreditReport.com (the free credit report site authorized by federal law): free weekly credit reports. annualcreditreport.com

CFPB: Ask CFPB on paying more than the minimum on a credit card (answer en-36). "The more you pay each month, the less interest you will pay over time." consumerfinance.gov/ask-cfpb/a-box-on-my-credit-card-bill-says-...-en-36

FTC: Free trials, auto-renewals and negative option subscriptions. "If you don't cancel on time, you'll probably be charged." consumer.ftc.gov/articles/getting-and-out-free-trials-...

The four indicators are plain ratios of the numbers you enter (savings ÷ take-home, fixed bills ÷ take-home, debt payments ÷ take-home, emergency fund ÷ monthly essentials). They are definitions, not benchmarks, so no target is implied.

IMPORTANT

This toolkit provides general educational information and organizing tools only. It is not legal, financial, tax or other professional advice. Rules, rates and programs change and vary by location. Check your own statements and agreements, and current official sources, before acting. To the fullest extent permitted by law, Stuff Nobody Taught Us disclaims liability for any loss arising from use of this toolkit. Full notice: The Adulting Field Manual™, p.148.