OWLCENT

Money, made clear.

The Money Starter Kit

Five printable worksheets to take control of your money — budget, debt, savings, emergencies, and net worth.

What's inside

1. Monthly Budget Worksheet (the 50/30/20 method)
2. Debt Payoff Tracker (snowball vs. avalanche)
3. Emergency Fund Tracker (milestone by milestone)
4. Savings Goals Planner (turn goals into a monthly number)
5. Net Worth Snapshot (your one-number check-up)

Free for personal use · print it, fill it in, take control

Pair these with the free calculators at owlcent.com. This kit is general financial education, not individual financial advice.

WORKSHEET 1

Monthly Budget (50/30/20)

Split your take-home pay into needs, wants, and savings.

Monthly take-home income (what lands in your account) $ ____________________

NEEDS Target: 50%	WANTS Target: 30%	SAVINGS & DEBT Target: 20%
Rent / mortgage	Dining out	Emergency fund
Utilities	Subscriptions	Retirement
Groceries	Hobbies	Extra debt payoff
Transport	Shopping	Other goals
Insurance	Travel	
Min. debt payments	Other	
Total $ ____________	**Total $** ____________	**Total $** ____________

TIP

If your income changes month to month, build this on your lowest typical month and treat anything extra as overflow for savings or debt.

WORKSHEET 2

Debt Payoff Tracker

List every debt, then attack them in one clear order.

Debt	Balance	APR %	Min. payment

Total debt $ ____________

Snowball

Pay the smallest balance first.
Fastest wins = best for motivation.

Avalanche

Pay the highest APR first.
Least interest = best on the math.

TIP
Pick ONE method and put every spare dollar toward the top debt while paying minimums on the rest. Run the numbers with our free debt-payoff calculator.

WORKSHEET 3

Emergency Fund Tracker

Build a cushion one milestone at a time.

My monthly essential expenses $ ______________________

My target (3–6 months of expenses) $ ______________________

- [ ] **$500 starter cushion** — Date reached: ______________________
  Covers most small surprises.

- [ ] **$1,000 saved** — Date reached: ______________________
  A bigger buffer between you and a credit card.

- [ ] **1 month of expenses** — Date reached: ______________________
  One slow month no longer becomes a crisis.

- [ ] **3 months of expenses** — Date reached: ______________________
  Real breathing room for a job gap.

- [ ] **6 months of expenses** — Date reached: ______________________
  Full protection — the long-term goal.

TIP
Keep this money in a separate high-yield savings account — close enough to reach in a day, far enough that you won't spend it by accident.

WORKSHEET 4

Savings Goals Planner

Turn any goal into a simple monthly number.

Goal	Target $	By when	$ / month

The only math you need:

Target amount ÷ months until your deadline = what to save each month.

TIP

Automate the monthly amount on payday so it moves before you can spend it. Our free savings-goal calculator does this math for you.

WORKSHEET 5

Net Worth Snapshot

Everything you own minus everything you owe.

ASSETS (what you own)

Cash & checking	
Savings	
Investments	
Retirement	
Home / property	
Vehicle	
Other	

Total assets $ ___________

DEBTS (what you owe)

Credit cards	
Student loans	
Car loan	
Mortgage	
Personal loans	
Medical	
Other	

Total debts $ ___________

Net worth = Total assets – Total debts = $ _________________

TIP
A negative number is normal when you're starting out. Re-do this every few months — the direction it moves matters far more than today's figure.

KEEP GOING

Put it into action

Free tools and guides to go with every worksheet.

- **Monthly Budget** — 50/30/20 Budget Calculator + the budgeting guides
- **Debt Payoff** — Debt Payoff Calculator (snowball vs. avalanche)
- **Emergency Fund** — Emergency Fund Calculator + how-to guide
- **Savings Goals** — Savings Goal Calculator
- **Net Worth** — Net Worth Calculator

Everything is free at owlcent.com

Plain-English money guides, honest verdicts, and calculators that run in your browser.
No signup needed to use the tools — your numbers never leave your device.

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