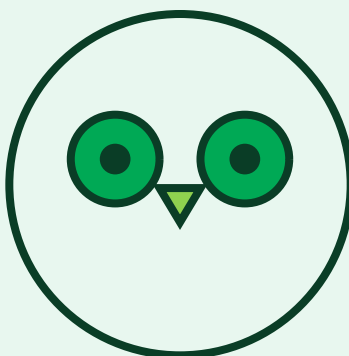




The Money Starter Kit

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%**Rent / mortgageUtilitiesGroceriesTransportInsuranceMin. debt payments**Total \$** _____**WANTS****Target: 30%**Dining outSubscriptionsHobbiesShoppingTravelOther**Total \$** _____**SAVINGS & DEBT****Target: 20%**Emergency fundRetirementExtra debt payoffOther goals**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**
Covers most small surprises.

Date reached: _____

☐ **\$1,000 saved**
A bigger buffer between you and a credit card.

Date reached: _____

☐ **1 month of expenses**
One slow month no longer becomes a crisis.

Date reached: _____

☐ **3 months of expenses**
Real breathing room for a job gap.

Date reached: _____

☐ **6 months of expenses**
Full protection — the long-term goal.

Date reached: _____

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 $\div$ 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

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