

The Plan & Grow Rich
Simple Budget Binder



GODESTÉ

Welcome, Goddess!

Congratulations on getting our Plan & Grow Rich Simple Budget System in your hands. You are going to love it! This planner system is designed to help you organize your money and your life so that you can easily and effortlessly create the (financial) future you desire.

This is not just a planner or a planner system. It is a financial planner system backed with over a decade of experience, 5 of those being with direct clients who have likely been in your shoes!

Before you start turning the pages, let's have a little talk.

Guess what, love!

YOU are the author, director, and star actor in your financial story. It is up to you take control of your finances and create the financial future you desire. I'm pretty sure that's why you got this!

There is something magical about aligning your finances with your life and elevating everything around you.

One of the most overlooked paths to wealth is simple: organization! Clarity paves the road to prosperity and is the magic ingredient to creating abundance.

The more you organize your life, the easier it will be for you to act in ways that align with your goals and values. This planner is designed to help you build wealth from the inside out by focusing on clarity, goals and actions.

And don't be afraid to make mistakes or fall short sometimes. Make big goals, take action, and give yourself grace when you fall short.

No matter what, I believe in you.

Love,

Latasha K.

Instructions:

How to Use Your Binder

Write Your Vision:

What is your vision of the financial future you'd love to create? Think about it and visualize it in as much detail as possible and then write it down. We're going to use your vision to guide us through the rest of the budget planner.

Daily, Weekly, and Monthly Planner:

When you have a plan, you have a chance. Have you noticed that it's hard to actually stick to a budget? That's because life is constantly happening around us. When you plan in advance, you have a greater chance of staying on track and hitting your goals. Also, use your monthly calendar to track bills, plan shopping trips, and more!

Values:

When you're clear about your values you can make sure that they show up as line items on your immediate budget, or as a future goals. Your values pave the way for how you want to spend, save, and invest your money.

Budget:

Start your budget page by printing out 3 months worth of credit card and bank statements. Use this information to get a real life idea of where your money is going.

- Income: Monthly Income
- General Expenses: Monthly spending item that have no due date and no outstanding balance.
- Bills: Items that have a due date, but no outstanding balance.
- Debt: items that have a due date and and outstanding balance
- Uncommitted Income: This number is so important. Take your income and subtract out general expenses, bills, and debt to get how much money you have left over.

Meal Planner:

Use our meal planner to plan out breakfast, lunch, dinner, and snacks in a way that makes sense to you. Don't over do it. For example, you may want to start by planning meals twice a week and expanding from there.

Paycheck Planner:

Plan each paycheck with intention. How much will your check be? How much of that will you spend, save, and invest? This should be dictated by your budget and gives you an extra opportunity to bring your budget to life each pay period instead of forgetting about it.

Go Getter Goals:

Prioritize your goals from most important to least important. Then pick out the top 3 and go to work.

Goals at a Glance:

Look at your goals in each major category: income, savings, investments, and paying down debt. Plan out each quarter and necessary action steps.

To-do Lists:

Based on your calendars, budget, paycheck planner, meal plan, goals, etc, you have some work to do. Write it all down on your to-do list.

No Spend Challenge:

Chill on the spending so you can save more money. Write down what you can spend money on and what you can't so it's crystal clear. Then go for it.

Accounts Summary:

After each month, write down your income, how much you saved, invested, and paid down debt. How does this align with your goals? Think about it before moving into the next month.

Accounts:

Organize all of your financial accounts in one place. This page will give you an idea of your overall financial standing and net worth.

Gratitude Tracker:

Gratitude paves the way for abundance. In one word, explain why you're grateful. If you must use more than one word, go ahead. We're not watching!

Notes:

Uh. Write notes!

Investment Log:

Write down every time you invest.

Passwords:

Please don't lose this! But if you're like me you need help remembering the passwords to your financial accounts.

Habit Tracker:

I love giving myself new challenges to grow and expand. Use this page to do just that. Create a new habit in 30 days

Bill Tracker:

Paying your bills is very important to your credit. Track each bill, amount, and due date.

Spending Pages

Major Purchases:

Plan for major purchases in advance. Whether you want a new car or a shopping spree, plan and save early. Don't let things be a surprise if you can help it.

Holiday Head Start:

The Holiday Season comes every year. Start planning and saving in advance.

Spending Log:

Write down each time you spend. This will do wonders for your savings.

Special Occasions:

Whether it's a wedding, birthday, baby shower or anniversary, think about your spending in advance. Once you make a goal, use the savings jar or thermometer to track.

Spending by Category:

You already have a log, but sometimes you want to plan by category. You're welcome!

Savings Pages

52 week savings plan:

A fun and easy way to save money throughout the year.

Emergency Fund \$1K:

Save your way to \$1K in your emergency fund.

Emergency Fund \$5K:

Save your way to \$5K in your emergency fund.

Savings Jar:

A cute jar to track your savings.

Savings Thermometer:

Another way to track your savings goals.

Debt Pages

Debt Milestones:

Track your debt progress throughout the year.

Debt Elimination Plan:

Write down all of your debts and then eliminate them one by one.

Debt Payments:

Track your debt payments for each debt that you have.

*She didn't
walk she ran
because she
had a
master plan*



PLAN

Plan Your Day

6 am		PRIORITIES
7		_____
8		_____
9		_____
10		_____
11		_____
12 pm		
1		TO DO
2		_____
3		_____
4		_____
5		_____
6		_____
7		_____
8		_____
NOTES:		

Plan Your Week

MONDAY

PRIORITIES

TUESDAY

WEDNESDAY

TO DO

THURSDAY

FRIDAY

SATURDAY / SUNDAY

Monthly Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		Notes: _____ _____ _____ _____				

Values

Things You Value	Rank
Family	
Financial Security	
Power + Affluence	
Luxury	
Charity + Giving Back	
Social Activities	
Looking Good	

Ways of Being You Value	Rank
Persistent	
Carefree	
Balanced	
Hard working	
Peaceful	
Disciplined	
Indulgent	

Evaluate

What do you notice? What's missing? Does this align with your spending?

Budget

Income	
---------------	--

General Expenses	Usual	Desired
Groceries		
Dining Out		
Tithes/ Charity		
Personal Care		
Entertainment		
Clothes & Acc.		
Transportation		
Total:		

Bills	Usual	Desired
Rent		
Gas + Electric		
Phone		
Internet + Cable		
Medical		
Insurance		
Total:		

Debt	Minimum	Interest %
CC: _____		
CC: _____		
Mortgage		
Student Loans		
Car Note		
Medical		
Total:		

Uncommitted Income
Equation: Income - (Exp. + Bills + Debt)= UI
\$ _____

What's left over. Allocate this below.



Action Areas	Amount
Save	
Invest	
Debt (over and above min)	
Total:	

Meal Planner

Grocery List + Household Items

MON	B	
	L	
	D	

_____ \$ _____

TUE	B	
	L	
	D	

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

WED	B	
	L	
	D	

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

THU	B	
	L	
	D	

_____ \$ _____

_____ \$ _____

_____ \$ _____

FRI	B	
	L	
	D	

_____ \$ _____

_____ \$ _____

_____ \$ _____

SAT	B	
	L	
	D	

_____ \$ _____

_____ \$ _____

_____ \$ _____

SUN	B	
	L	
	D	

_____ \$ _____

_____ \$ _____

_____ \$ _____

Paycheck Planner

Paycheck Amount	
------------------------	--



Spending Plan	
General Expenses	
Bills	
Debt	
Other	
Total	



Uncommitted Income
Equation: Check - (Total Spending) = UI
\$ _____



Building Plan	
Saving	
Investing	
Additional Debt Payment	
Other	
Total	

Notes:

Go Getter Goals

Goal	Rank

_____ Top 3 _____

My goal is to: _____ *by:* _____

My goal is to: _____ *by:* _____

My goal is to: _____ *by:* _____

_____ Why? _____

_____ Steps _____

Goal 1

Goal 2

Goal 3

Step 1: _____

Step 1: _____

Step 1: _____

Step 2: _____

Step 2: _____

Step 2: _____

Step 3: _____

Step 3: _____

Step 3: _____

Goals at a Glance

Annual Goals	
Income	
Save	
Invest	
Debt	
Total	

Notes:

Quarter 1 Goals	
Income	
Save	
Invest	
Debt	
Total	

Quarter 2 Goals	
Income	
Save	
Invest	
Debt	
Total	

Quarter 3 Goals	
Income	
Save	
Invest	
Debt	
Total	

Quarter 4 Goals	
Income	
Save	
Invest	
Debt	
Total	

Actions

J | F | M

A | M | J

J | A | S

O | N | D

To-do Lists

- _____
- _____
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Notes:

No Spend Challenge

Excluded Essentials

Included Non- Essentials

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

Annual Summary

January

Income: _____
Expenses: _____
Debt Payoff: _____
Savings: _____
Investments: _____

February

Income: _____
Expenses: _____
Debt Payoff: _____
Savings: _____
Investments: _____

March

Income: _____
Expenses: _____
Debt Payoff: _____
Savings: _____
Investments: _____

April

Income: _____
Expenses: _____
Debt Payoff: _____
Savings: _____
Investments: _____

May

Income: _____
Expenses: _____
Debt Payoff: _____
Savings: _____
Investments: _____

June

Income: _____
Expenses: _____
Debt Payoff: _____
Savings: _____
Investments: _____

July

Income: _____
Expenses: _____
Debt Payoff: _____
Savings: _____
Investments: _____

August

Income: _____
Expenses: _____
Debt Payoff: _____
Savings: _____
Investments: _____

September

Income: _____
Expenses: _____
Debt Payoff: _____
Savings: _____
Investments: _____

October

Income: _____
Expenses: _____
Debt Payoff: _____
Savings: _____
Investments: _____

November

Income: _____
Expenses: _____
Debt Payoff: _____
Savings: _____
Investments: _____

December

Income: _____
Expenses: _____
Debt Payoff: _____
Savings: _____
Investments: _____

Accounts

Asset Type	Institution	Purpose	Interest	(+/-) Balance
<i>ex. Savings Account</i>	<i>One United</i>	<i>Travel</i>	<i>1%</i>	<i>\$234</i>
Liability Type	Institution	Purpose	Interest	(+/-) Balance
<i>ex. Credit Card</i>	<i>Amex</i>	<i>Expenses</i>	<i>15.34%</i>	<i>-\$567</i>
Net Worth				

Gratitude Tracker

When I focus on the good things I have I overflow with gratitude. This helps me attract even more wealth to be thankful for. Today, I pave the way for my blessings by appreciating what I already have.

Date	Gratitude in One Word

Date	Gratitude in One Word

Notes

Lined area for writing notes, consisting of 24 horizontal lines.

Passwords

Website:	
Email:	
Username:	
Password:	
Security question:	
Security answer:	

Website:	
Email:	
Username:	
Password:	
Security question:	
Security answer:	

Website:	
Email:	
Username:	
Password:	
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Username:	
Password:	
Security question:	
Security answer:	

Website:	
Email:	
Username:	
Password:	
Security question:	
Security answer:	

Habit Tracker

Day														
1														
2														
3														
4														
5														
6														
7														
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27														
28														
29														
30														
31														

Bill Tracker

Bill (or debt)	Due Date	Amount	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Total														

*I am
the author
of my
financial
story.*



SPEND

Spending Log

Date	Item	Purpose	Category *	Amount
Total:				

Spending categories should map onto budget categories: general expenses, bills, debt.

Major Purchases

January

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____

February

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____

March

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____

April

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____

May

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____

June

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____

July

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____

August

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____

September

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____

October

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____

November

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____

December

Item	Amount
_____	_____
_____	_____
_____	_____
_____	_____

Holiday Head Start

Person	Gift	Price
		Total:

How will you proactively incorporate this into your budget?

Special Occasions

Occasion/Date	Gift	Price	For
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
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_____	_____	_____	_____
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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Spending By Category

Month: _____

Groceries + Home		
Day	Amt.	Note

Dining Out		
Day	Amt.	Note

Gas		
Day	Amt.	Note

Personal Care + Shopping		
Day	Amt.	Note

Entertainment/Recreation		
Day	Amt.	Note

Miscellaneous		
Day	Amt.	Note

*I have
everything
I need
to manifest
my dreams.*



SAVE

Savings Log

Date	Item	Purpose	Category *	Amount
Total:				

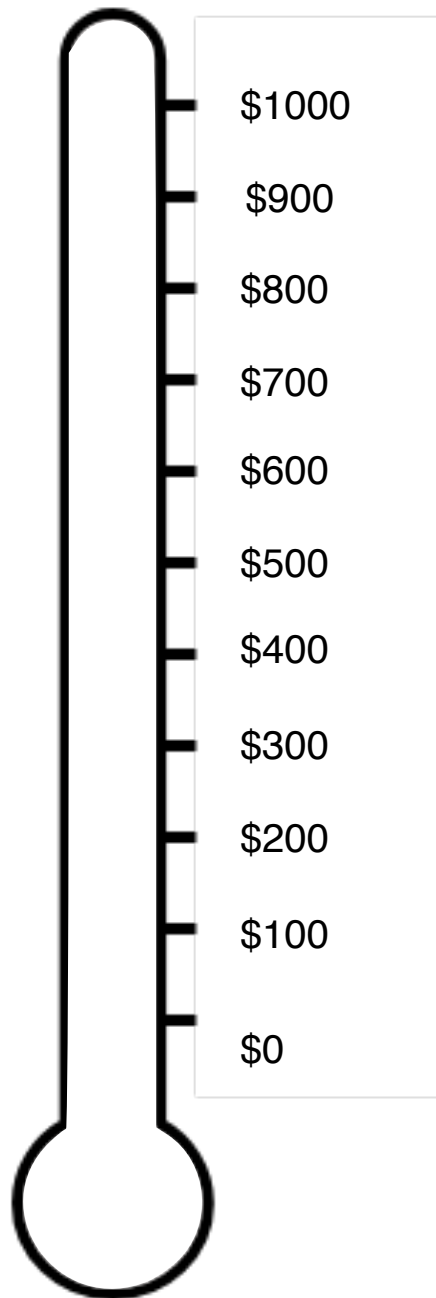
Create your own categories like travel, emergency fund, new car, etc.

52-week Savings

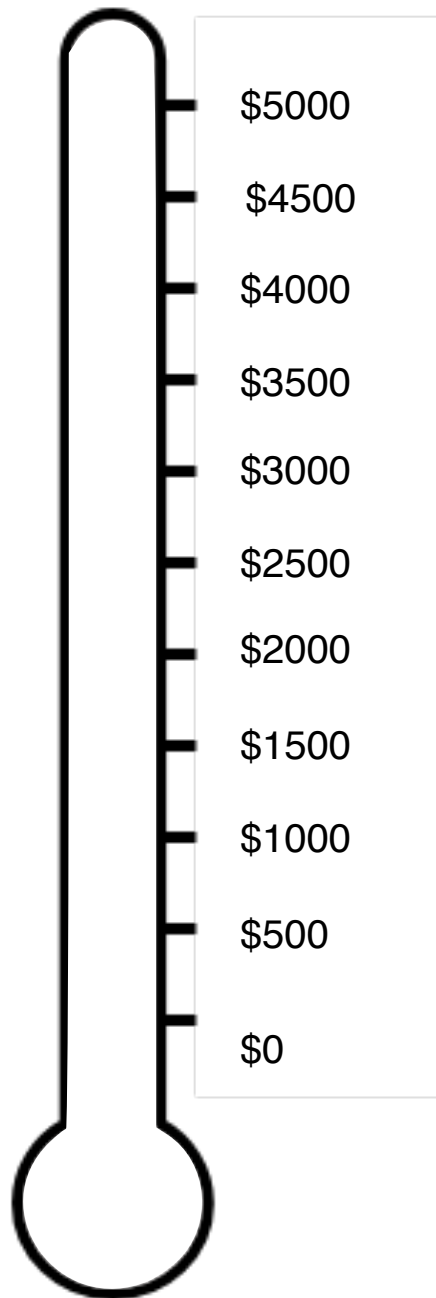
Week	Deposit Amount	Account Balance
1	1.00	1.00
2	2.00	3.00
3	3.00	6.00
4	4.00	10.00
5	5.00	15.00
6	6.00	21.00
7	7.00	28.00
8	8.00	36.00
9	9.00	45.00
10	10.00	55.00
11	11.00	66.00
12	12.00	78.00
13	13.00	91.00
14	14.00	105.00
15	15.00	120.00
16	16.00	136.00
17	17.00	153.00
18	18.00	171.00
19	19.00	190.00
20	20.00	210.00
21	21.00	231.00
22	22.00	253.00
23	23.00	276.00
24	24.00	300.00
25	25.00	325.00
26	26.00	351.00

Week	Deposit Amount	Account Balance
27	27.00	378.00
28	28.00	406.00
29	29.00	435.00
30	30.00	465.00
31	31.00	496.00
32	32.00	528.00
33	33.00	561.00
34	34.00	595.00
35	35.00	630.00
36	36.00	666.00
37	37.00	703.00
38	38.00	741.00
39	39.00	780.00
40	40.00	820.00
41	41.00	861.00
42	42.00	903.00
43	43.00	946.00
44	44.00	990.00
45	45.00	1035.00
46	46.00	1081.00
47	47.00	1128.00
48	48.00	1176.00
49	49.00	1225.00
50	50.00	1275.00
51	51.00	1326.00
52	52.00	1378.00

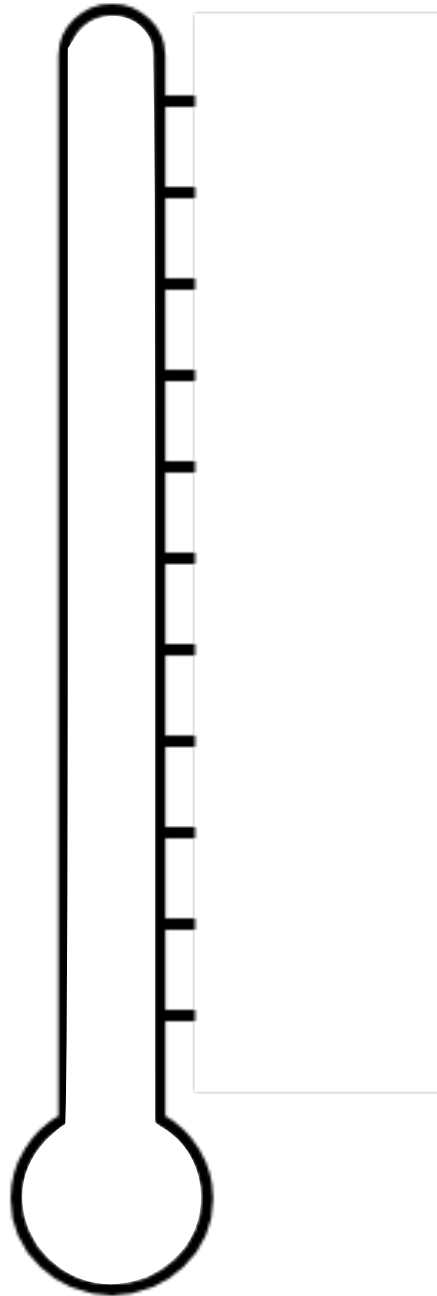
Emergency Fund



Emergency Fund



Goal _____



Savings Goal Jar

Goal : _____
Amount Saving: _____

Benchmarks

\$ _____ By: _____

\$ _____ By: _____

\$ _____ By: _____

\$ _____ By: _____

\$ _____ By: _____

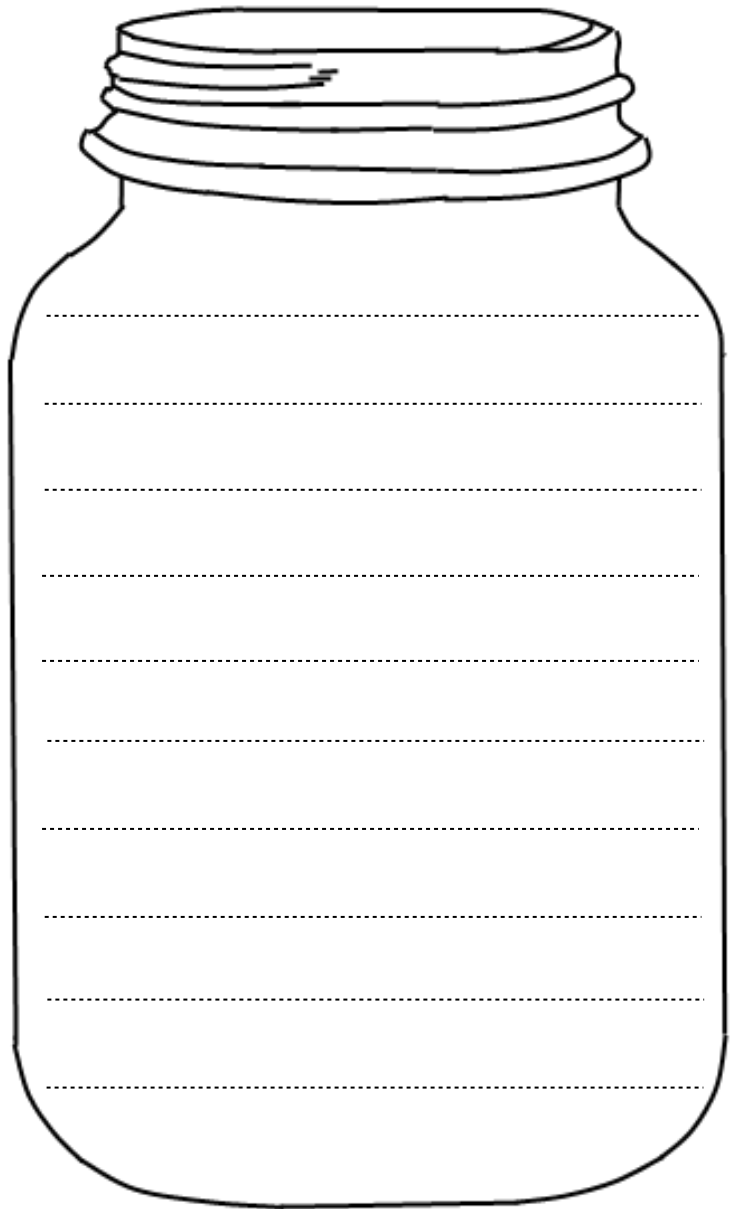
\$ _____ By: _____

\$ _____ By: _____

\$ _____ By: _____

\$ _____ By: _____

\$ _____ By: _____

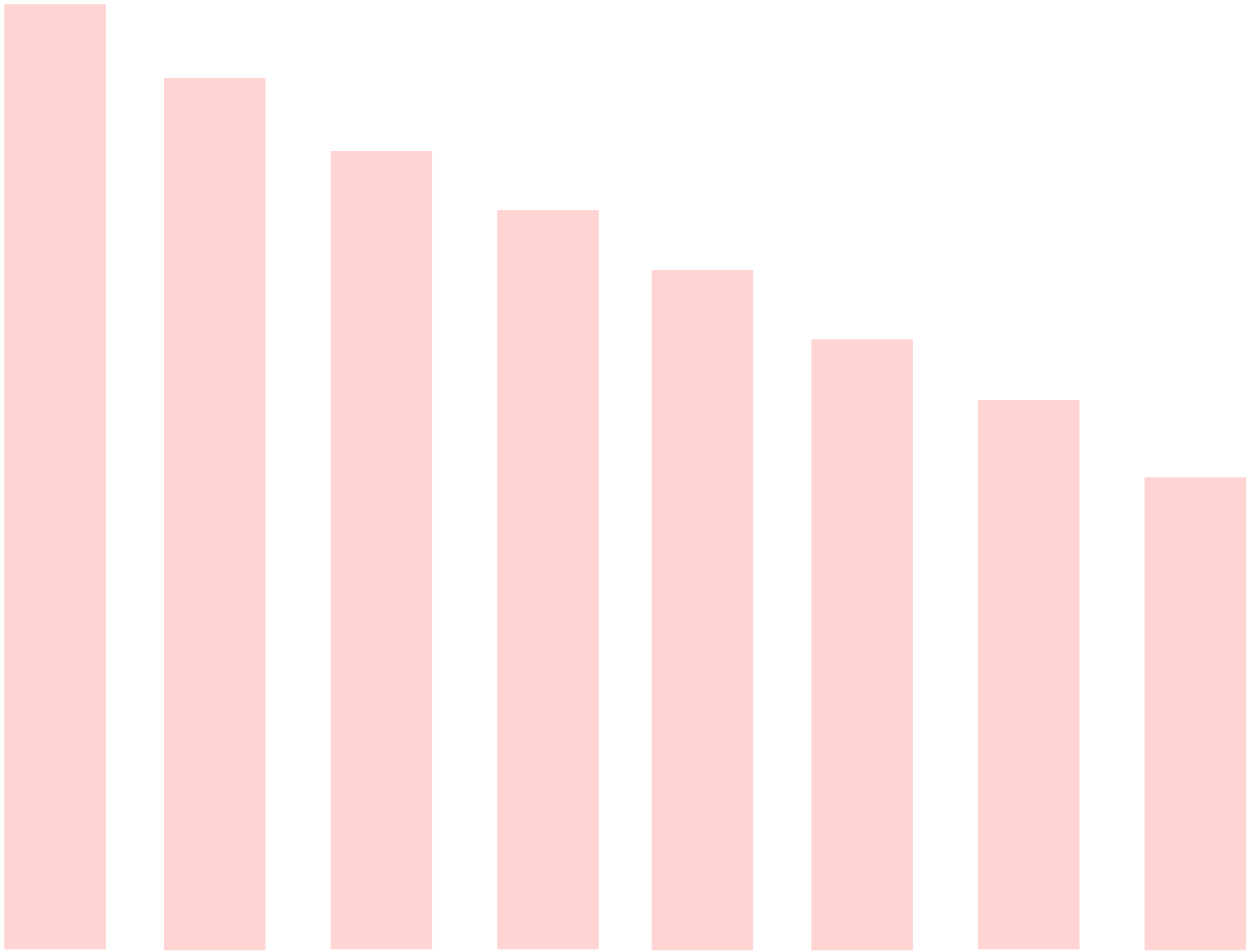


*The Power to
create
abundance
lives
in me.*



DEBT

Debt Milestones



Notes:

Debt Elimination Plan

Debt Payments

Actual. Payment: _____

Interest Rate: _____

Minimum Payment: _____

Pay off date: _____

Debt Item:

Month	Amt. Paid	Balance
January		
February		
March		
April		
May		
June		

Month	Amt. Paid	Balance
July		
August		
September		
October		
November		
December		

Monthly. Payment: _____

Interest Rate: _____

Minimum. Payment: _____

Pay off date: _____

Debt Item:

Month	Amt. Paid	Balance
January		
February		
March		
April		
May		
June		

Month	Amt. Paid	Balance
July		
August		
September		
October		
November		
December		

Notes:
