

Peace Budget Mini Toolkit

Money Made Simple for Real Life

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Cash Flow Plan

Category	Planned (\$)	Actual (\$)	Difference
Total Monthly Income			
Housing			
Utilities			
Transportation			
Groceries			
Joy Category (Fun, Extras)			
Insurance			
Debt Payments			
Savings / Investments			
Other			
Total			

Savings Goal Tracker

Goal	Target Amount (\$)	Saved So Far (\$)	Deadline	Notes

Joy Spending Log

Date	Purchase	Amount (\$)	Notes

■ *Remember: A budget is meant to bring peace, not pressure. Keep it simple, stay consistent, and give yourself grace along the way.*