


Intentional Spending Planner

 *A budget shouldn't feel like a restriction—it should feel like a plan that gives you freedom! This Intentional Spending Planner helps you prioritize your needs, align your money with your values, and still enjoy life—without guilt.*

How to Use This Planner:

- ✓ **Step 1:** Start by listing your **monthly income sources** (after taxes).
- ✓ **Step 2:** Use the **Itemized Spending Breakdown** (next page) to **list out** all your expenses under these categories:
 - ❖ **Needs:** Essential expenses (housing, utilities, food, insurance).
 - ❖ **Wants:** Non-essentials that bring you joy (dining out, hobbies, fun purchases).
 - ❖ **Future:** Savings, investments, and debt payoff.
- ✓ **Step 3:** Add up your category totals and transfer them to the **Summary Planner** (page 3) to see your full budget at a glance.
- ✓ **Step 4: Reflect on Your Results.** As you **review your spending** for the month, take a moment to **answer the reflection questions** below the summary on page 3.

 *Tip: Your goal isn't to eliminate spending—it's to spend intentionally, so every dollar has a purpose.*

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page 1 – Breakdown of Needs, Wants & Future

CATEGORY	EXPENSE TYPE	PLANNED AMOUNT	ACTUAL AMOUNT
Needs (Essentials)	Rent/Mortgage		
	Utilities (Electric, Water, Gas)		
	Groceries		
	Transportation		
	Insurance		
Total for Needs >>>			
Wants (Lifestyle & Fun)	Dining Out		
	Subscriptions (Netflix, Spotify, etc.)		
	Hobbies & Entertainment		
Total for Wants >>>			
Future (Savings & Debt Payoff)	Emergency Fund		
	Retirement Contributions		
	Credit Card or Loan Payoff		
Total for Future >>>			
GRAND TOTALS >>>			

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page 3 – Summary & Big Picture

CATEGORY	PLANNED AMOUNT	ACTUAL AMOUNT	NOTES (Adjustments, Priorities, or Goals)
Income (after taxes)			
Needs			
Wants			
Future			
Total Allocated			

At the end of the month, review your spending!

- ✦ Did your actual spending align with your planned budget and priorities?
- ✦ Were there any surprises or areas where you spent more (or less) than expected?
- ✦ What's one small adjustment you can make next month to better support your goals?

 Remember, this isn't about perfection—it's about progress! Use these insights to refine your spending plan and make intentional choices moving forward.

 Want more budgeting tools? Check out the [Solo Money Hub](#) for planners, guides, and financial confidence boosters!