



3-Step Financial Control Worksheet

Track It. Analyze It. Take Action.

☒ Step 1: TRACK IT (Reality Check)

Timeframe: Choose 1–3 months

Date	Source of Income / Expense	Category (Bills, Food, Fun, etc.)	Amount (+/-)	Notes

Tips:

- Use bank statements, receipts, or apps like Mint, YNAB, or even your Notes app.
- Be honest—it's not about being perfect, it's about being aware.

Step 2: ANALYZE IT (Pattern Check)

Look at your spending and answer:

1. What are your top 3 spending categories?

- _____
- _____
- _____

2. Did you spend more than you earned?

- ☐ Yes ☐ No

3. Are you putting money toward:

- Savings? ☐ Yes ☐ No
- Debt? ☐ Yes ☐ No
- Investing? ☐ Yes ☐ No

4. What surprised you most about your spending?

- _____

5. What's one habit you're proud of?


- _____

Step 3: TAKE ACTION (Game Plan)

Set 1 goal in each area:

 Spending:

"I will reduce _____ by \$_____ each month."

 Saving or Investing:

"I will save/invest \$_____ per month starting on _____."

 Debt or Money Flow:

"I will pay \$_____ toward debt each month and avoid taking on new debt."

 Motivation Statement (for YOU):

"I'm taking control of my money because _____."