Sea Shells & Sand Dollars PUBLICATIONS

Free Money Snapshot

Smart Choices Build Freedom

Small Steps Today • Big Dreams Tomorrow

A quick snapshot of your money can help you take control, build good habits, and reach your goals.

Fill in the sections below to get started!

1 INCOME

What comes in each month?

Source	Amount
Job / Paycheck	
Side Hustle / Extra Work	
Other Income	
Total Monthly Income	

2 EXPENSES

What do you spend each month?

Category	Amount
Housing (rent, utilities)	
Food	
Transportation (gas, insurance, etc.)	
Phone & Internet	
Personal / Miscellaneous	
Total Monthly Expenses	

3 ADD IT UP

See where you stand.

Total Monthly Income _____

Total Monthly Expenses _____

Money Left Over _____

Optional: Save for Your Goals

Savings Goal 1 _____

Savings Goal 2 _____

Savings Goal 3 _____

4 SET A GOAL

What do you want to achieve?

- Save for an Emergency
- Pay Down Debt
- Build Good Credit
- Other Goal(s)

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Build Better Habits • Create a Brighter Future

Ready for the next step?

Get the complete Young Adult Life & Money Toolkit — PDF guide + Excel workbook.