CHECKLIST · FINANCIAL MANAGEMENT

FREE PREVIEW

# Using Cash Envelopes for Budgeting



The cash envelope method helps you manage spending by allocating physical cash to specific categories. Use this checklist to implement it successfully.

9 steps · Print-ready A4

| NAME | START | TARGET DATE |
| --- | --- | --- |
| | | |

## 1 Define Spending Categories

Decide which expenses you'll manage with cash, such as groceries, dining out, or entertainment.

TIP *Focus on discretionary categories where overspending tends to occur, like coffee shops or shopping.*

## 2 Set Budgets for Each Envelope

Allocate a specific amount to each category based on your income and expenses.

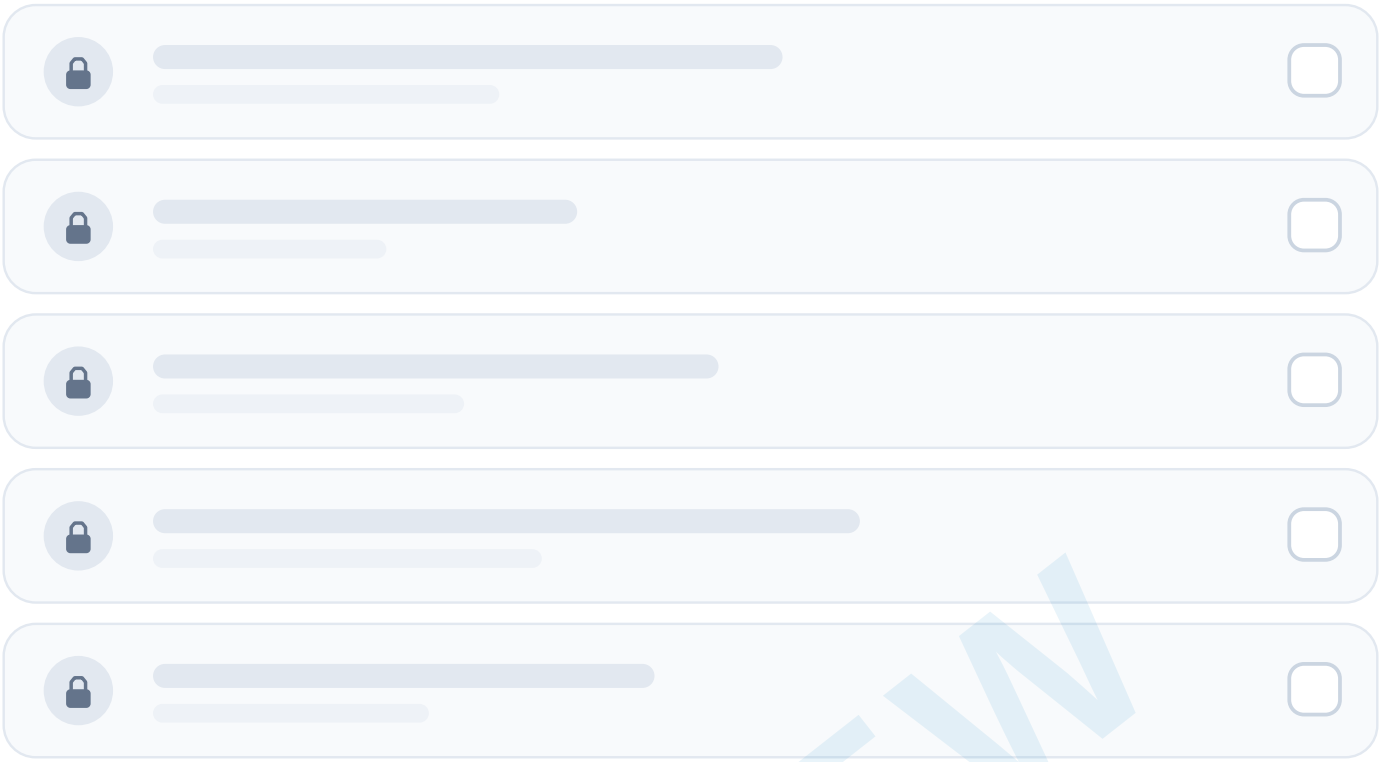
TIP *Use your spending history from the last few months to determine realistic amounts for each category.*

## 3 Withdraw the Total Cash Needed

Take out enough cash at the start of each week or month to fill all envelopes.

TIP *Withdraw cash in smaller denominations to make tracking and spending more precise.*

PREVIEW



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