

The 10 Budgeting Mistakes Keeping You Broke

How to Use This Worksheet:

Check each mistake that applies to you. Then write one simple action to fix it this week.

1. ■ Not Tracking My Spending

Fix This Week: _____

2. ■ Setting Unrealistic Budgets

Fix This Week: _____

3. ■ Ignoring Small Daily Expenses

Fix This Week: _____

4. ■ No Clear Financial Goals

Fix This Week: _____

5. ■ Forgetting Irregular Expenses

Fix This Week: _____

6. ■ Relying Only on Willpower

Fix This Week: _____

7. ■ Not Reviewing My Budget

Fix This Week: _____

8. ■ Misusing Credit Cards

Fix This Week: _____

9. ■ Not Saving First

Fix This Week: _____

10. ■ Lack of Consistency

Fix This Week: _____

Weekly Reflection

What is ONE mistake I will fix this week?

How will I stay consistent?

Small changes matter. Small habits grow. Consistency wins.