



HOW I TRACK MY EVERYDOLLAR BUDGET

So you've decided you need to actually track your budget? GREAT! It's a CRUCIAL step to get your finances under control, and when we finally did it, we saw substantially more progress than ever before.

More, it lead to feelings of confidence and peace in our finances when we (a) decided where the money was going to go, and (b) actually made sure it went there.

This document contains the steps I take today to track my budget.

I create a new budget for each month using EveryDollar (www.everydollar.com) and use the app on my phone. Note that if you are in Canada, the company is having trouble getting their app available in this country for download. If you can get it, great, but even if not, the process is about the same, and almost as convenient.



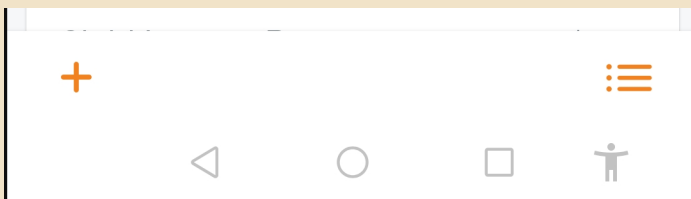
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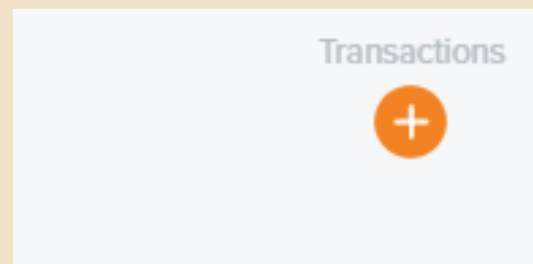
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Step #1: Download the app for your bank and/or set up online banking. Odds are good your bank has an app to let you view the transactions. This combined with the EveryDollar app is what I use, but if not, then logging in to online banking works too.

Step #2: Open EveryDollar, click on Transactions:



MOBILE APP
(bottom bar)



DESKTOP VERSION
(top right of screen)

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Step #3: Locate the last transaction you tracked in EveryDollar. This takes just a few seconds for me, switching back and forth between my CIBC app and the EveryDollar app. ***Note: I have noticed that, for whatever reason, they are not always in chronological order in EveryDollar, nor in the order in which you entered them. Use dollar amounts to figure out what the most recent one you recorded was.***

Step #4: Start from the next one! Record the recent transactions that haven't been yet!

Step #5: Continue until done!

Step #6: Update your budget. If the actual dollar amounts came in different than expected ones, your budget may need to be tweaked a bit. Feel free to do that now. After all, it's SUPER easy.

THAT'S IT! YOU ARE SUCCESSFULLY TRACKING YOUR BUDGET! It's nothing sexy, but it will make ALL THE DIFFERENCE in your debt free journey. Good luck to you!



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