



The CLARK Method: 5 steps to better budgeting

- Calculate your income
- List your expenses
- Analyze your spending and set goals
- Record everything
- Knock out debt and build your savings

HOW TO USE THIS WORKSHEET: Plan your spending by setting a dollar amount for each budget category. Highlight “Needs Help” for categories you want to focus on. Record your actual spending at the end of the month. If you’re satisfied with spending in a category, mark it as “Looks Good.”

MONTH: _____ **YEAR:** _____

BUDGET CATEGORY	PLANNED	ACTUAL	NEEDS HELP	LOOKS GOOD
Rent or Mortgage			<input type="checkbox"/>	<input type="checkbox"/>
Groceries			<input type="checkbox"/>	<input type="checkbox"/>
Cell Phone			<input type="checkbox"/>	<input type="checkbox"/>
Transportation			<input type="checkbox"/>	<input type="checkbox"/>
Entertainment			<input type="checkbox"/>	<input type="checkbox"/>
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