Use a Bullet Journal to Stay On Top of Finances

If you struggle to get a handle on your finances, then a bullet journal is an excellent option! This type of journaling system keeps all of your finances in one journal, where you can track everything from bill paying and money coming in, to looking at your spending habits and learning how to save more money.

**Include Your General Finance Information**

You can start the financial part of your bullet journal by including some general information about your finances. Have this page be dedicated to the current state of your financial situation, what is in your bank and savings accounts, and just a brief summary of where you want to go from here. List some of your major debts and expenses, how much you earn and how often, and how much you are trying to save.

**Track Every Cent You Spend**

Your finance section should also have an area where you can track your spending on a daily basis. This is necessary so you know where your money goes and in what areas you might be able to cut back. Perhaps you find that you spend a good portion of your extra money on clothes, or going out for happy hour is costing a little too much. Just tracking what you spend and on what can make a drastic difference.

**Create a Savings Plan**

Part of tracking your finances in the bullet journal can be to start a savings plan. This might include saving for specific things, such as your child’s college fund, buying a new car, or starting a business. You can also have open-ended savings plans, such as wanting to save money for a 10-year plan you have in mind, or just saving for your retirement. It helps to first list your main expenses and what you currently spend for a while so you can see exactly what the leftover money will be for your savings plan.

**Separate Business and Personal Finances**

If you run a business, make sure you are keeping your business and personal finances separate. This helps you to determine what money is spent on your personal situation and business responsibilities, but also helps to reduce combining work and personal stress. Having separate bank accounts and separate funds for them is also highly recommended.

Have a few extra pages following the financial section of your bullet journal just in case you decide to add more later on.