MONEY IN MOTION

Your reusable money-tracking pack

For teens and young adults / Print the pages that fit your life



More clarity. Less guessing.

Blank sheets for money coming in, spending, saving, upcoming costs and plans. Every tracker explains what to record and shows a separate example.

PICK A FEW

Start with income and spending. Add a goal tracker or a page for the decision you need to manage.

WRITE / CHECK / REPEAT

Choose a check-in time, use your actual records and reprint a page whenever you need more rows.

KEEP YOUR NUMBERS YOURS

Use your own figures privately or practise with invented ones. There is no score and no need to show anyone your finances.

Keep passwords, PINs, login codes, SIN and bank/card numbers off these pages. Use short nicknames for accounts or people.

Choose your tracking toolkit.

You do not need every sheet. Choose two or three, keep them together and make a short weekly check-in. The tables are blank; examples stay in coloured boxes above them.

3 Money coming in

4 Where my money went

5 Weekly plan vs actual

6 Single-goal savings

7 Multiple saving pots

8 Bills and payment confirmation

9 Subscriptions and renewals

10 Money dates and timing gaps

11 Cushion / occasional costs

12 Repayments I need to make

13 Money expected back

14 Side-project cash

15 Refunds and reimbursements

16 School / work / funding deadlines

17 Goal-purchase price research

18 Fourteen flexible check-ins

19 Monthly money review

20 Formulas and source links

DAILY OR AFTER A TRANSACTION

Log income received, spending and goal transfers. Keep receipts or account records securely.

WEEKLY

Check due dates, add totals and follow up on anything missing. A five-minute check can be enough to start.

MONTHLY

Compare the plan with what happened. Keep what helped and change one thing for next time.

THE NO-DOUBLE-COUNT RULE

Moving your own money is not new income. Log a credit-card purchase once as spending; its later repayment is a cash outflow but not a second purchase. Count only received refunds or repayments, and label them clearly.

Money coming in

Log wages, gifts, allowance or other money. Write the expected amount and date, then complete the received columns when it arrives. Count received amounts in your actual income total.

EXAMPLE / FICTIONAL CAD AMOUNTS

Expected: $90 on May 10. Received: $86 on May 10. Record $86 as actual take-home income and check any difference. A transfer between your own accounts is not new income.

Period: _____ Sources can use nicknames, not private account details.

Source / type	Expected date	Expected $	Received date	Received $

Total actually received: $_____ Expected but not received: $_____

One amount or date I need to check:

_____

Next check-in: _____

Where my money went

Record each purchase when it happens. Include the final amount paid and a category such as food, travel, school, entertainment or fees. A payment method is just a label, never a card number.

EXAMPLE / FICTIONAL CAD AMOUNTS

May 10 | lunch | food | debit | $8.50. If you record a credit-card purchase here, do not count repayment of that same purchase as new spending in this log.

Period: _____ Check against receipts or your account activity.

Date	What I bought / paid	Category	Method	Paid $

Total spending: $_____ A category I want to look at: _____

A pattern I noticed, without judging myself:

_____

Next check-in: _____

Plan it. Check it. Adjust it.

Choose categories before the week starts. Record your plan, then add the actual spending from page 4 at the end of the week. Write an adjustment for the next week instead of giving yourself a score.

EXAMPLE / FICTIONAL CAD AMOUNTS

Travel: planned $20, actually spent $18, leaving $2 within that category. A larger bill may mean your original estimate needs changing, not that you failed.

Week: _____ Available money for this plan: $_____

Category / purpose	Planned $	Actual $	Next-week adjustment

Total planned: $_____ Total spent: $_____ Available minus spent: $_____

One realistic adjustment for next week:

_____

Next check-in: _____

One goal, steady progress

Give this page one goal. Start with money already set aside for it. After each deposit or withdrawal, update the saved balance. Do not count the same money toward another goal at the same time.

EXAMPLE / FICTIONAL CAD AMOUNTS

Goal $200; opening savings $40. Add $15: new balance $55. Take out $10: new balance $45. Remaining gap is $155. Using savings for a necessary cost can mean resetting the plan.

Goal: _____ Target: $_____ Opening saved balance: $_____

Date	Added $	Taken out $	Saved balance $	Note / next step

Current saved balance: $_____ Target minus saved (not below $0): $_____

My next affordable deposit or review date:

_____

Next check-in: _____

Give each saving pot a job

Name each pot, such as school, a trip or a cushion. Log changes with the pot name. The new balance belongs to that pot only. Opening balances should match money you have actually set aside.

EXAMPLE / FICTIONAL CAD AMOUNTS

School pot $60, trip pot $30: $90 assigned. Move $10 from trip to school: school becomes $70, trip becomes $20. Total remains $90; the transfer is not new income.

Pot openings: _____ _____ _____

Date	Pot name	Added $	Taken out $	New pot balance $

Total assigned across pots: $_____ Money available for those pots: $_____

Any difference or overlap I need to fix:

_____

Next check-in: _____

Bills: due, paid, confirmed

Use one row per bill or required payment. Write the due date and actual amount. After paying, record when it was sent and when the provider shows it as paid. Check processing time before the due date.

EXAMPLE / FICTIONAL CAD AMOUNTS

Phone | due May 20 | $35 | sent May 17 | confirmed May 18. A reminder is helpful, but it is not proof that the bill was paid.

Month / period: _____ No account numbers needed.

Bill / purpose	Due date	Amount $	Sent date	Confirmed / note

Required payments logged: $_____ Still to send or confirm: $_____

The next due date I need to act on:

_____

Next check-in: _____

What keeps charging?

List each ongoing service, its full recurring charge and how often it bills. Add the next renewal and cancellation deadline from its terms. Record the decision and any cancellation confirmation.

EXAMPLE / FICTIONAL CAD AMOUNTS

Music app | $8/month | renews May 15 | review May 12 | keep. At an unchanged $8/month, 12 payments total $96. The review date is a personal reminder, not a contract deadline.

Review period: _____ Check trial-end dates and price changes too.

Service	Charge $ / frequency	Next renewal	Review / cancel by	Decision / confirmation

Monthly-cost estimate: $_____ Annual-cost estimate: $_____

A charge or cancellation rule I need to check:

_____

Next check-in: _____

Dates before dollars disappear

List upcoming income dates and costs in date order. Label income as expected or received. Before each cost is due, identify which available funds will cover it and what action is needed.

EXAMPLE / FICTIONAL CAD AMOUNTS

A $30 cost is due Tuesday; a $50 pay is only expected Friday. That pay cannot cover Tuesday's gap unless the timing changes. Check other safe options or discuss the due date early.

Planning period: _____ Opening unallocated money available: $_____

Date	Money in / cost due	Amount $	Expected / confirmed	Action before date

Next cost due: $_____ on _____ Money ready for it: $_____

One timing gap I will deal with before it is urgent:

_____

Next check-in: _____

Make room for the unexpected

Choose one pot: an emergency cushion OR a known occasional cost. Log money added, used and the new balance. Name the reason for any withdrawal so you can review the target and rebuild when possible.

EXAMPLE / FICTIONAL CAD AMOUNTS

Cushion opening $25 + $10 added - $8 essential repair = $27. A planned annual fee belongs in an occasional-cost pot; keep it separate if you also track emergencies.

Pot / purpose: _____ Target: $_____ Opening balance: $_____

Date	Added $	Used $	Why used / note	New balance $

Current balance: $_____ Next known cost / review: _____

A realistic rebuilding step, if needed:

_____

Next check-in: _____

Track what I need to repay

Use a separate copy for each debt. Start from a verified balance. Add new borrowing, interest and fees actually charged; subtract payments and credits actually applied. Verify the result against the lender's record.

EXAMPLE / FICTIONAL CAD AMOUNTS

$100 opening balance + $2 charged interest + $0 fees - $20 applied payment = $82. This is an arithmetic example, not a quoted interest rate or minimum-payment rule.

Debt nickname: _____ Opening balance: $_____ Required due date: _____

Date	New borrowing $	Interest + fees $	Payments / credits $	Balance owed $

Verified balance: $_____ Next required payment: $_____ Due: _____

A payment, charge or support option I need to check:

_____

Next check-in: _____

Money expected back

Record money someone agreed to repay, using a nickname. Keep gifts separate: a gift is not money owed back. Log actual repayments and the amount still outstanding. Do not spend a promised repayment before it arrives.

EXAMPLE / FICTIONAL CAD AMOUNTS

Agreed repayment $20; $5 received means $15 remains. If you gave $20 as a gift with no repayment agreement, it does not belong in this tracker.

Period: _____ Use neutral notes; avoid private contact details.

Nickname / reason	Agreed amount $	Agreed date	Received $ / date	Still owed $

Total still outstanding: $_____ Actual repayments received: $_____

One respectful follow-up or boundary:

_____

Next check-in: _____

Know the cash from a side project

Use this for one small project or period. Record cash received from customers and business costs actually paid. Keep borrowing, gifts and your own transfers out of sales. Money left here is a cash result, not automatically taxable profit.

EXAMPLE / FICTIONAL CAD AMOUNTS

Customer payments received $80 - materials paid $25 - delivery paid $5 = $50 cash result before any tax. Unpaid invoices, inventory and other obligations can make profit or spendable cash different.

Project: _____ Period: _____

Date	Sale or business cost	Cash received $	Cash paid out $	Receipt / note

Received: $_____ Paid out: $_____ Received minus paid out: $_____

A missing cost, unpaid invoice or tax question to check:

_____

Next check-in: _____

Refunds that still need follow-up

Record the item or claim, the relevant policy deadline and the date you requested action. Write the expected refund and what actually arrives. A return policy or approved claim may have conditions; verify them.

EXAMPLE / FICTIONAL CAD AMOUNTS

Item $30; return requested May 5; refund $30 received May 9. Record the actual refund as a spending adjustment and avoid also treating it as wages or new earned income.

Period: _____ Keep proof securely; use a short reference here.

Item / claim	Deadline	Requested date	Expected $	Received $ / date

Expected but not received: $_____ Actual refunds received: $_____

My next check-in date or missing proof:

_____

Next check-in: _____

Do not miss the opportunity

Track opportunities such as training, scholarships, bursaries or paid programs. Record the deadline and a concrete next step. Keep applied, approved and paid statuses separate; an application is not confirmed funding.

EXAMPLE / FICTIONAL CAD AMOUNTS

Course award | closes June 1 | reference needed | applied | $200 requested. Count $0 as available money until funding and access are confirmed; note any conditions.

Planning period: _____ Store documents separately and safely.

Opportunity	Deadline	Documents / action	Status	Amount / conditions

Next deadline: _____ One document / action needed: _____

A trusted person or provider I can ask for help:

_____

Next check-in: _____

Watch a price before deciding

Track comparable options over time. Use the final price including applicable tax, delivery and required extras. Check condition, cancellation or return terms and whether there is an ongoing commitment.

EXAMPLE / FICTIONAL CAD AMOUNTS

Bag A $42 final with local pickup; Bag B $35 + $10 required delivery = $45 final in this fictional example. The lowest sticker price is not always the lowest total.

Item / goal: _____ Spending limit: $_____ Needed by: _____

Date / option	Final total $	Condition / fit	Extra commitment	Check / decision

Best-fit option now: _____ Verified final cost: $_____

One fact I need before committing:

_____

Next check-in: _____

Build a money check-in habit

Choose a small action and record when you do it. You do not need a spending streak or perfect attendance. Skip or reschedule when necessary. Useful actions include logging a purchase, checking a fee or reviewing a date.

EXAMPLE / FICTIONAL CAD AMOUNTS

May 10 | logged lunch receipt | noticed food total | plan next lunch. Another check-in could simply be confirming there are no new transactions to record.

Start / review dates: _____ My reminder cue: _____

Date	Small action completed	What I noticed / next move

A habit that helped: _____

A small check-in I will try next:

_____

Next check-in: _____

My monthly money review

Use actual records from the same period. Your figures can be approximate while you investigate a missing entry. This review is for learning, not judging yourself.

Month / period: _____

Income actually received: $_____

Spending recorded: $_____

Goal / cushion money added: $_____

Goal / cushion money used: $_____

Payments, fees or refunds to check: _____

CHECK THAT THE CATEGORIES FIT

Savings transfers, debt repayments and refunds may appear in different logs for different reasons. Do not add every sheet total together as if they were all spending or new income.

What went better than I expected?

What changed or needs checking?

One adjustment I will try next month:

A question I want help with, if needed:

Keep these rules close.

Use the formula that matches the sheet. All examples use made-up Canadian-dollar amounts. Keep the original bills, statements and terms as the source of truth.

INCOME

Actual income total = money received from income sources. Exclude transfers between your own accounts and borrowed money from earned-income totals.

SAVINGS POT

New pot balance = previous pot balance + deposits - withdrawals. A transfer between two pots changes each pot, not the total saved.

GOAL GAP

Remaining gap = target - savings dedicated to that goal. If savings already cover the target, use a $0 gap. Do not assign the same savings to two goals.

REPAYMENT BALANCE

New balance = old balance + new borrowing + posted interest / fees - applied payments / credits. Do not add old charges again if they are already in the opening balance.

SUBSCRIPTION ESTIMATES

Annual estimate: monthly charge x 12; weekly charge x 52; every-two-weeks charge x 26. Divide the annual estimate by 12 for an average month. Use actual billing dates to plan cash timing.

SIDE-PROJECT CASH

Cash result = customer money received - business costs paid. It can differ from accounting profit and money available to spend after tax or other obligations.

SOURCE LINKS / MORE HELP

Financial Consumer Agency of Canada: Making a budget
FCAC: How credit cards work

Original PINDAB trackers. Source links checked October 24, 2026. These sheets support organisation; they do not promise a financial result. Product terms, payment timing and individual circumstances vary.

If the numbers do not cover essentials, seek practical support rather than forcing the sheet to balance. A trusted adult, community worker or provider can help with one concrete question. Keep personal details private.