No. 03

Cash Stuffing *Tracker*

Plan what goes into each envelope, record what you actually stuffed and spent, and close the month knowing exactly where your cash went.

HOW TO USE 02

ENVELOPE LOGS 04–05

MONTHLY RECONCILIATION 07

MONTHLY STUFFING PLAN 03

SPENDING LOG 06

May your binders be full and your bills be chill.

BEFORE YOU BEGIN

How to use this tracker.

Use this tracker alongside your envelopes or binder. One set covers one month. Print the envelope log pages as many times as you have envelopes.

01

List your categories. Write each envelope name and the amount you plan to stuff per cutoff.

02

Record the stuffing. On each payday, note what you actually put in each envelope.

03

Log your spending. Each time you take cash out, write the date, what it was for and the amount.

04

Keep a running balance. The balance column should match the cash in the envelope.

05

Reconcile at month end. Count every envelope and compare with your logs.

06

Decide on leftovers. Roll over, move to savings or treat yourself, on purpose.

Notes

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Monthly stuffing plan

MONTH

TOTAL CASH TO WITHDRAW

ENVELOPE	PLANNED / MONTH	1ST CUTOFF	2ND CUTOFF	ACTUAL STUFFED	✓
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
	₱	₱	₱	₱	
TOTAL	₱	₱	₱	₱	

Tip: ask for smaller bills when you withdraw. ₱100s and ₱50s are much easier to divide between envelopes.

May your binders be full and your bills be chill.

PAGE 04

Envelope logs

ENVELOPE _____ PLANNED ₱ _____ STUFFED ₱ _____

DATE	SPENT ON	AMOUNT	BALANCE
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱

ENVELOPE _____ PLANNED ₱ _____ STUFFED ₱ _____

DATE	SPENT ON	AMOUNT	BALANCE
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱

ENVELOPE _____ PLANNED ₱ _____ STUFFED ₱ _____

DATE	SPENT ON	AMOUNT	BALANCE
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱

ENVELOPE _____ PLANNED ₱ _____ STUFFED ₱ _____

DATE	SPENT ON	AMOUNT	BALANCE
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱

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Envelope logs

ENVELOPE _____ PLANNED ₱ _____ STUFFED ₱ _____

DATE	SPENT ON	AMOUNT	BALANCE
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱

ENVELOPE _____ PLANNED ₱ _____ STUFFED ₱ _____

DATE	SPENT ON	AMOUNT	BALANCE
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱

ENVELOPE _____ PLANNED ₱ _____ STUFFED ₱ _____

DATE	SPENT ON	AMOUNT	BALANCE
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱

ENVELOPE _____ PLANNED ₱ _____ STUFFED ₱ _____

DATE	SPENT ON	AMOUNT	BALANCE
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱
		₱	₱

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Spending log

Prefer one list? Log every cash withdrawal from your envelopes here instead, by date.

DATE	ENVELOPE	SPENT ON	AMOUNT	ENVELOPE BALANCE
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
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			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱
			₱	₱

May your binders be full and your bills be chill.

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Monthly reconciliation

Count the cash in every envelope at the end of the month. "Counted" should match "Remaining". If it doesn't, note why.

ENVELOPE	PLANNED	STUFFED	SPENT	REMAINING	COUNTED	NEXT
	₱	₱	₱	₱	₱	
	₱	₱	₱	₱	₱	
	₱	₱	₱	₱	₱	
	₱	₱	₱	₱	₱	
	₱	₱	₱	₱	₱	
	₱	₱	₱	₱	₱	
	₱	₱	₱	₱	₱	
	₱	₱	₱	₱	₱	
	₱	₱	₱	₱	₱	
	₱	₱	₱	₱	₱	
TOTAL	₱	₱	₱	₱	₱	

Next: R = roll over · S = move to savings · T = planned treat

What worked

Adjust next month

May your binders be full and your bills be chill.