

Managing money can feel challenging at first, but developing basic financial skills is an important part of independent adult life. Support is available through banks, community programs, and financial advisors. Understanding budgeting, banking, and credit can help build long-term financial confidence and stability.



## Banking Basics

- Understanding savings and checking accounts
- Reading pay slips, bills, and invoices
- Making payments (online banking, direct debit, cheques)
- Managing everyday transactions confidently



## Credit & Financial Awareness

- Understanding credit and loans
- Interest rates and how debt builds
- Avoiding high-interest credit card debt
- Building healthy long-term financial habits



## Managing Everyday Expenses

- Rent and housing costs
- Utilities (electricity, gas, water, trash)
- Food and grocery budgeting
- Internet and phone expenses
- Transportation costs
- Unexpected or emergency expenses



## Housing & Long-Term Planning

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## Financial Management Templates

### Monthly Budget Tracker

Use this template to record your monthly income and expenses in one place. Enter your expected and actual spending to better understand your financial habits, track where your money goes, and plan ahead with greater confidence.

|    | A                             | B              | C             | D                 |
|----|-------------------------------|----------------|---------------|-------------------|
| 1  | <b>Monthly Budget Tracker</b> |                |               |                   |
| 2  | <b>Category</b>               | <b>Planned</b> | <b>Actual</b> | <b>Difference</b> |
| 3  | Income - Salary               |                |               | 0                 |
| 4  | Income - Benefits             |                |               | 0                 |
| 5  | Income - Other                |                |               | 0                 |
| 6  | Rent/Housing                  |                |               | 0                 |
| 7  | Utilities                     |                |               | 0                 |
| 8  | Food                          |                |               | 0                 |
| 9  | Transport                     |                |               | 0                 |
| 10 | Phone/Internet                |                |               | 0                 |
| 11 | Healthcare                    |                |               | 0                 |
| 12 | Other Expenses                |                |               | 0                 |
| 13 |                               |                |               |                   |
| 14 | <b>TOTAL INCOME</b>           | <b>0</b>       | <b>0</b>      | <b>0</b>          |
| 15 | <b>TOTAL EXPENSES</b>         | <b>0</b>       | <b>0</b>      | <b>0</b>          |
| 16 | <b>REMAINING BALANCE</b>      | <b>0</b>       | <b>0</b>      |                   |

**OPEN YOUR TEMPLATES →**

## Expense Tracker

Track day-to-day purchases and recurring expenses to identify spending patterns over time. This tool can help you stay organized, reduce unnecessary costs, and build healthier financial routines.

| Expense Tracker |          |             |        |
|-----------------|----------|-------------|--------|
| Date            | Category | Description | Amount |
|                 |          |             |        |
|                 |          |             |        |
|                 |          |             |        |
|                 |          |             |        |
|                 |          |             |        |
|                 |          |             |        |

## Housing Cost Planner

Use this worksheet to estimate the real cost of independent living, including rent, utilities, food, internet, transportation, and other household expenses. It can help you compare housing options and prepare for future living arrangements.

| Housing Cost Breakdown |                |       |
|------------------------|----------------|-------|
| Item                   | Estimated Cost | Notes |
| Rent/Mortgage          |                |       |
| Utilities              |                |       |
| Food                   |                |       |
| Transport              |                |       |
| Insurance              |                |       |
| Maintenance            |                |       |

[OPEN YOUR TEMPLATES →](#)