

JANUARY

SUN	MON	TUE	WED	THU	FRI	SAT

"I'm a greater believer in luck, and I find the harder I work the more I have of it." –
Thomas Jefferson

GOALS & OBJECTIVES

Cash Flow

is one of the most important aspects of budgeting. This calendar will help you to manage when you pay your bills and execute expenses.

Benefits of good cash flow management include:

1. Reduced "broke" periods between checks
2. Increased savings opportunities
3. Less stressful feelings about money



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FEBRUARY

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"Discipline is choosing between what you want now and what you want most."

- Augusta F. Kantra

CASH FLOW



FORWARD
MOTION

The best time to move forward is right now

BUDGET

MARCH

SUN	MON	TUE	WED	THU	FRI	SAT

"Some people dream of success while others wake up and work hard at it."
- Napoleon Hill

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APRIL

SUN	MON	TUE	WED	THU	FRI	SAT

16. "It's not whether you get knocked down; it's whether you get up." – Vince Lombardi



MAY

SUN	MON	TUE	WED	THU	FRI	SAT

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"Success isn't always about greatness. It's about consistency. Consistent hard work leads to success. Greatness will come." - Dwayne "The Rock" Johnson



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JUNE

SUN	MON	TUE	WED	THU	FRI	SAT

17. "Nothing worth having comes easy." - Theodore Roosevelt

JULY

SUN	MON	TUE	WED	THU	FRI	SAT

"A dream does not become reality through magic; it takes sweat, determination and hard work." – Colin Powell

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AUGUST

SUN	MON	TUE	WED	THU	FRI	SAT

“Working hard for something we don't care about is called stress. Working hard for something we love is called passion.” - Simon Sinek

CASH FLOW



FORWARD
MOTION

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BUDGET

SEPTEMBER

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"The dictionary is the only place where success comes before work." - Mark Twain



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OCTOBER

SUN	MON	TUE	WED	THU	FRI	SAT

"Success is the sum of small efforts repeated day in and day out." - Robert Collier



NOVEMBER

SUN	MON	TUE	WED	THU	FRI	SAT

"I am who I am today because of the choices I made yesterday." -Eleanor Roosevelt,

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DECEMBER

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"People who say it cannot be done should not interrupt those who are doing it." -George Bernard Shaw

