

Cash envelope tracker

Category plan. Physical or digital envelopes follow the same record. Manual USD worksheet.

PERIOD START / END

FUNDS FOR THESE CATEGORIES (\$)

OTHER BILLS RESERVED SEPARATELY

Start with funds available after other commitments. Category transfers have equal amounts in and out; they do not create more household money.

Category	Opening (\$)	New funds (\$)	Transfer in (\$)	Transfer out (\$)	Purchases (\$)	Remaining (\$)	Notes

TOTAL CATEGORY BALANCES (\$)

MATCHING CASH / ACCOUNT FUNDS (\$)

DIFFERENCE TO EXPLAIN (\$)

Remaining = opening + new funds + transfers in - transfers out - purchases. Keep pending purchases committed once; processing does not create a second purchase. Use page 2 for events.

Envelope transaction record

Use with the category plan. Manual USD worksheet - US Letter, landscape.

PERIOD / REVIEW DATE

OPENING RECORD REFERENCE

PENDING ITEMS TO FOLLOW UP

Date	Category	Event / linked transfer	Money in (\$)	Money out (\$)	Category balance (\$)	Receipt / status

ENDING BALANCES CHECKED ON

NEXT REFILL / REVIEW

ADJUSTMENT TO MAKE

Record both transfer sides. Reduce the category once per purchase. Reconcile account and card payments separately.