

FY26 SOUL-CENTERED BUDGET TRACKER

A guide for mindful spending.

Mental Load Audit

Use this table to track expenses or habits that contribute to your mental load. Identify actions to reduce stress and create more space for yourself.

Expense/Habit	Impact on Mental Load	Action to Reduce Load

FY26 Cash Flow

Evaluate your spending categories based on how they contribute to your overall well-being. Use the soul rating to assess whether each category aligns with your values.

Category	Budgeted Amount	Soul Rating (1-5)

Reflection Prompts

- Where did money buy you time this month?
- Where did money buy you peace this month?
- What is one financial goal you can set for next month to better align with your values?

Gentle Reminder: Financial well-being is a journey, not a destination. Be kind to yourself and celebrate small victories.