

My Monthly Budget

Month _____

Plan every dollar before the month starts: list your income, give each category a budget, then fill in what you actually spent at the end of the month.

Income

SOURCE	EXPECTED	ACTUAL
Paycheck 1		
Paycheck 2		
Other		
Total income		

Month at a glance

Total income	_____
Total spending	_____
Saved this month	_____
Left to budget (aim for \$0)	_____

Spending plan

CATEGORY	BUDGET	ACTUAL	DIFFERENCE
Rent / mortgage			
Utilities			
Groceries			
Transportation & gas			
Childcare			
Insurance			
Phone & internet			
Kids (school, activities, clothes)			
Household & personal care			
Eating out & fun			
Gifts & giving			
Savings & sinking funds			
Total			

Notes & wins this month



Month _____

Total spent this page

List every bill with its due date, and tick it off when it's paid. No more late fees.

Subscriptions check

Still using it? Keep it. If not, cancel it and move the money to savings.

SUBSCRIPTION	COST	KEEP
		☐
		☐
		☐
		☐

Bills that change month to month

Pick one goal. Divide the target by 50, then color in a circle every time you save that amount.

Goal amount \$ Each circle = \$ Goal date

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	50

[illegible]

Sinking Funds & Groceries

Month _____

Sinking funds: save a little each month for the big costs you know are coming, so they never wreck your budget.

Christmas & holidays

MONTH	ADDED	BALANCE

Birthdays

MONTH	ADDED	BALANCE

Car repairs

MONTH	ADDED	BALANCE

Back to school

MONTH	ADDED	BALANCE

Medical & dental

MONTH	ADDED	BALANCE

My fund: _____

MONTH	ADDED	BALANCE

Weekly grocery budget

Split your monthly grocery budget into weeks. Whatever is left at the end of a week rolls into the next.

WEEK	BUDGET	SPENT	LEFT OVER	MEALS PLANNED?
Week 1				☐
Week 2				☐
Week 3				☐
Week 4				☐
Week 5				☐
Month total				

