Annual budget

The whole year on one page. Pencil works best.



Year _____ Household _____

Category	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Income													
Pay													
Other													
Home													
Housing													
Utilities													
Insurance													
Repairs													
Living													
Groceries													
Transport													
Medical													
Kids													
Clothes													
Fun													
Gifts													
Money													
Debt													
Savings													
Retirement													
Total													

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Costs that are not monthly

These break most budgets. List them now and divide by 12.



Cost	Month due	Amount	Divided by 12	Set aside
Car registration		$	$	☐
Car insurance		$	$	☐
Property tax		$	$	☐
Home insurance		$	$	☐
Life insurance		$	$	☐
Holidays		$	$	☐
Birthdays		$	$	☐
Vacation		$	$	☐
Back to school		$	$	☐
Tax preparation		$	$	☐
Memberships		$	$	☐
Vet		$	$	☐
Dental and vision		$	$	☐
Winter heating		$	$	☐
		$	$	☐
		$	$	☐
		$	$	☐
		$	$	☐
Total		$	$	

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Quarter check-ins

Four short reviews beat one long one in December.



January to March

Income $ _____

Spent $ _____

Saved $ _____

Debt paid $ _____

Went over on _____

Change next quarter _____

April to June

Income $ _____

Spent $ _____

Saved $ _____

Debt paid $ _____

Went over on _____

Change next quarter _____

July to September

Income $ _____

Spent $ _____

Saved $ _____

Debt paid $ _____

Went over on _____

Change next quarter _____

October to December

Income $ _____

Spent $ _____

Saved $ _____

Debt paid $ _____

Went over on _____

Change next quarter _____

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Actual spending

Fill in one column at the end of each month.

Year _____ Household _____

Category	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Income													
Pay													
Other													
Home													
Housing													
Utilities													
Insurance													
Repairs													
Living													
Groceries													
Transport													
Medical													
Kids													
Clothes													
Fun													
Gifts													
Money													
Debt													
Savings													
Retirement													
Total													

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