30 day budget challenge

One small task a day. By day 30 you have a working budget.



Start date _____ My reason _____

1 ☐ Write down every bill and its due date	**2** ☐ Find last month's total spending	**3** ☐ Check your bank balance	**4** ☐ Pick one money goal	**5** ☐ List subscriptions and cancel one
6 ☐ Make a grocery budget	**7** ☐ No-spend day	**8** ☐ Sort last month into needs and wants	**9** ☐ Write a first budget	**10** ☐ Set limits for groceries and eating out
11 ☐ Use cash for one category	**12** ☐ Plan dinners for the week	**13** ☐ Call one company about a lower rate	**14** ☐ No-spend day	**15** ☐ Compare planned and actual so far
16 ☐ Set up one automatic transfer	**17** ☐ Start a sinking fund	**18** ☐ List your debts	**19** ☐ Check your credit report at AnnualCreditReport.com	**20** ☐ Find one thing to sell
21 ☐ No-spend day	**22** ☐ Unsubscribe from store emails	**23** ☐ Plan a free weekend	**24** ☐ Review your insurance	**25** ☐ Write down irregular bills for the year
26 ☐ Put extra money on one debt	**27** ☐ Adjust next month's limits	**28** ☐ No-spend day	**29** ☐ Write next month's budget	**30** ☐ Add up what you saved

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Four week scorecard

Fill in one block every Sunday.

Week 1

Budgeted $ _____

Spent $ _____

Under or over $ _____

Tasks finished _____

Best decision _____

Fix for next week _____

Week 2

Budgeted $ _____

Spent $ _____

Under or over $ _____

Tasks finished _____

Best decision _____

Fix for next week _____

Week 3

Budgeted $ _____

Spent $ _____

Under or over $ _____

Tasks finished _____

Best decision _____

Fix for next week _____

Week 4

Budgeted $ _____

Spent $ _____

Under or over $ _____

Tasks finished _____

Best decision _____

Fix for next week _____

What I will keep doing

Total saved and where it went

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Challenge budget

Use this page on day 9 and again on day 29.

Month _____ Year _____

Income

Item	Planned	Actual
Paycheck 1	$	$
Paycheck 2	$	$
Side income	$	$
	$	$
Total	$	$

Home

Item	Planned	Actual
Rent or mortgage	$	$
Electric and gas	$	$
Water and trash	$	$
Internet	$	$
Phone	$	$
Insurance	$	$
Total	$	$

Food

Item	Planned	Actual
Groceries	$	$
Eating out	$	$
	$	$
Total	$	$

Getting around

Item	Planned	Actual
Car payment	$	$
Gas	$	$
Repairs and parking	$	$
Total	$	$

Debt

Item	Planned	Actual
Credit card	$	$
Student loan	$	$
Total	$	$

Savings

Item	Planned	Actual
Emergency fund	$	$
Goal	$	$
Total	$	$

Personal

Item	Planned	Actual
Health	$	$
Clothes	$	$
Subscriptions	$	$
Fun	$	$
	$	$
Total	$	$

Income	Spending	Savings	Left over
$	$	$	$

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