Monthly Budget

MONTH _____ YEAR _____

Income

SOURCE	EXPECTED	ACTUAL
Paycheck 1		
Paycheck 2		
Side income		
Total income		

Month at a glance

Total income	_____
Total expenses	_____
Total savings	_____
Left to budget (aim for $0)	_____

Income minus expenses minus savings. If it is above zero, give those dollars a job. If it is below zero, trim a category until it balances.

EXPENSES	BUDGET	ACTUAL
HOME		
Rent / mortgage		
Electric & gas		
Water & trash		
Internet		
Phone		
Home insurance		
TRANSPORTATION		
Car payment		
Gas		
Car insurance		
Repairs & upkeep		
FOOD		
Groceries		
Eating out		
Household supplies		

EXPENSES	BUDGET	ACTUAL
DEBT PAYMENTS		
Credit card		
Student loan		
Other debt		
SAVINGS		
Emergency fund		
Sinking funds		
Retirement		
PERSONAL & OTHER		
Subscriptions		
Health & medical		
Kids & pets		
Clothing		
Gifts		
Fun money		
Total expenses		

This month's goal

Notes

Spending Tracker

MONTH _____ YEAR _____

Write down every purchase as it happens. At the end of the month, add up each category and copy the totals into the Actual column of your budget page.

DATE	DESCRIPTION	CATEGORY	AMOUNT
	Total spent		