Personal budget

A budget for one person. Fixed costs on the left, choices on the right.

Month _____ Year _____

Money in

Item	Planned	Actual
Paycheck 1	$	$
Paycheck 2	$	$
Other	$	$
Total	$	$

Fixed costs

Item	Planned	Actual
Rent	$	$
Utilities	$	$
Phone	$	$
Internet	$	$
Insurance	$	$
Car payment	$	$
Loans	$	$
Subscriptions	$	$
	$	$
Total	$	$

Savings

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

Choices

Item	Planned	Actual
Groceries	$	$
Eating out	$	$
Coffee	$	$
Gas and rides	$	$
Clothes	$	$
Personal care	$	$
Going out	$	$
Hobbies	$	$
Gifts	$	$
Travel	$	$
	$	$
	$	$
Total	$	$

Rules I am setting for myself

Money in	Fixed	Choices	Savings	Left
$	$	$	$	$

My spending rules

Decide once, so you do not have to decide in the store.



Always worth it to me

Not worth it to me

48-hour list

Date	What I want	Price	Still want it?	Bought
		$	☐	☐
		$	☐	☐
		$	☐	☐
		$	☐	☐
		$	☐	☐
		$	☐	☐
		$	☐	☐
		$	☐	☐
		$	☐	☐
		$	☐	☐
		$	☐	☐
		$	☐	☐
		$	☐	☐
		$	☐	☐
		$	☐	☐

What I noticed

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Spending log

Write purchases down the same day, while you still remember them.

Month _____ Year _____

Date	What or where	Category	Paid with	Amount
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
			Total	$

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