FREE MONTHLY BUDGET PLANNER

Monthly Budget

Give every dollar a job before the month starts. Income minus everything out should equal zero.

Month _____ **My goal this month** _____

Money coming in

Paycheck 1	$
Paycheck 2	$
Side income	$
Other (child support, benefits)	$
Total income	**$**

Fixed bills

Bill	Due	Amount	Paid
Rent or mortgage			
Electric and gas			
Water and trash			
Phone and internet			
Car payment			
Insurance			
Childcare			
Subscriptions			

Everyday spending

Category	Budget	Actual
Groceries		
Gas and transport		
Household and toiletries		
Kids (school, activities)		
Eating out		
Gifts		
Personal and beauty		
Fun money		

Savings and debt

Emergency fund	$
Sinking funds	$
Extra debt payment	$
Retirement or investing	$
Other goal	$

TOTAL IN	SPENDING + BILLS	SAVINGS + DEBT	LEFT TO ASSIGN
$	$	$	$ 0

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Bills and Sinking Funds

Never miss a due date, and save a little each month for the big costs you know are coming.

Bill tracker

Bill	Due date	Amount	Auto-pay?	Paid

Sinking funds

Goal divided by months left = what to save each month.

Saving for Christmas

Goal $ _____

By when _____

Per month $ _____

J F M A M J J A S O N D

Color a circle each month you save

Saving for Birthdays

Goal $ _____

By when _____

Per month $ _____

J F M A M J J A S O N D

Color a circle each month you save

Saving for Car repairs

Goal $ _____

By when _____

Per month $ _____

J F M A M J J A S O N D

Color a circle each month you save

Saving for Back to school

Goal $ _____

By when _____

Per month $ _____

J F M A M J J A S O N D

Color a circle each month you save

Saving for Vacation

Goal $ _____

By when _____

Per month $ _____

J F M A M J J A S O N D

Color a circle each month you save

Saving for _____

Goal $ _____

By when _____

Per month $ _____

J F M A M J J A S O N D

Color a circle each month you save

FREE MONTHLY BUDGET PLANNER

Spending Tracker

Write down everything you spend. Ten seconds a day shows you exactly where the money goes.

Where my money went

Date	What I bought	Category	Amount

Monthly money date

- [ ] Add up last month: budget vs actual
- [ ] Check every bill was paid on time
- [ ] Move savings as soon as payday lands
- [ ] Look ahead: birthdays, school, renewals
- [ ] Pick one category to tweak
- [ ] Write down one money win

Next month I will change