Monthly budget

MONTH _____

GIVE EVERY AMOUNT A JOB BEFORE THE MONTH STARTS

MONEY IN	PLANNED	ACTUAL
Paycheck 1		
Paycheck 2		
Other income		
Subtotal		

FIXED BILLS	PLANNED	ACTUAL
Rent or mortgage		
Electric and gas		
Water		
Internet and phone		
Insurance		
Car or transit payment		
Subscriptions		
Subtotal		

EVERYDAY SPENDING	PLANNED	ACTUAL
Groceries		
Fuel or fares		
Eating out		
Household		
Kids or pets		
Personal		
Fun		
Subtotal		

SET ASIDE	PLANNED	ACTUAL
Savings		
Irregular costs (page 2)		
Extra debt payment		
Emergency fund		
Subtotal		

	MONEY IN	MINUS EVERYTHING OUT	EQUALS LEFT TO ASSIGN
Planned			
Actual			

Planned should end at zero, so every amount coming in has a job before the month starts.

ONE THING TO CHANGE NEXT MONTH

Irregular costs

YEAR _____

THE COSTS THAT DO NOT COME EVERY MONTH, SPREAD ACROSS TWELVE

COST	MONTH DUE	A YEAR	A MONTH
Sum		_____	_____

Divide each cost by twelve. The sum of the last column goes on the Irregular costs line of the monthly budget, and that money stays in savings until the bill comes.

A filled-in example

MADE-UP NUMBERS, TO SHOW HOW THE PAGE WORKS

MONEY IN	PLANNED	ACTUAL
Paycheck 1	*2,150*	*2,150*
Paycheck 2	*2,150*	*2,150*
Other income	*200*	*140*
Subtotal	*4,500*	*4,440*

FIXED BILLS	PLANNED	ACTUAL
Rent or mortgage	*1,350*	*1,350*
Electric and gas	*140*	*152*
Water	*45*	*45*
Internet and phone	*110*	*110*
Insurance	*180*	*180*
Car or transit payment	*260*	*260*
Subscriptions	*35*	*35*
Subtotal	*2,120*	*2,132*

EVERYDAY SPENDING	PLANNED	ACTUAL
Groceries	*520*	*563*
Fuel or fares	*130*	*118*
Eating out	*120*	*151*
Household	*70*	*62*
Kids or pets	*110*	*110*
Personal	*80*	*74*
Fun	*100*	*88*
Subtotal	*1,130*	*1,166*

SET ASIDE	PLANNED	ACTUAL
Savings	*400*	*350*
Irregular costs (page 2)	*250*	*250*
Extra debt payment	*200*	*200*
Emergency fund	*400*	*300*
Subtotal	*1,250*	*1,100*

	MONEY IN	MINUS EVERYTHING OUT	EQUALS LEFT TO ASSIGN
Planned	*4,500*	*4,500*	*0*
Actual	*4,440*	*4,398*	*42*

Planned should end at zero, so every amount coming in has a job before the month starts.

ONE THING TO CHANGE NEXT MONTH

Plan 560 for groceries and 130 for eating out; the old numbers were wishes.

Irregular costs of 3,000 a year (registration, gifts, car service, school, vet, a trip) divided by 12 is 250 a month.