PLAN · MONTHLY

Monthly Budget

MONTH _____ YEAR _____

Zero-based budget: plan until Income − Outflow = 0, so every dollar has a job. Fill the Actual column as the month happens.

INCOME	EXPECTED	ACTUAL
Paycheck 1		
Paycheck 2		
Side income		
Other income		
TOTAL INCOME		

FIXED EXPENSES	BUDGET	ACTUAL
Rent / Mortgage		
Utilities		
Phone / Internet		
Insurance		
Transportation		
Childcare		
Subscriptions		
TOTAL FIXED		

SUMMARY	BUDGET	ACTUAL
Total income		
Fixed		
Variable		
Savings		
Debt		
TOTAL OUTFLOW		

☐ **Income − Outflow = 0** *every dollar has a job*

VARIABLE EXPENSES	BUDGET	ACTUAL
Groceries		
Dining out		
Gas / Transit		
Household		
Personal care		
Entertainment		
Clothing		
Gifts		
TOTAL VARIABLE		

SAVINGS	BUDGET	ACTUAL
Emergency fund		
Sinking funds		
Retirement		
TOTAL SAVINGS		

DEBT PAYMENTS	BUDGET	ACTUAL
Credit card		
Car loan		
Student loan		
TOTAL DEBT		

FREE · MONTHLY

How to use it

One page a month. Plan it before the month starts, then track it as you go.

1 Print it

Print at 100% or "Actual size". Print one page for each month you plan.

2 Plan the month

Before the month starts, fill in Expected income and a Budget for each line until Income − Outflow = 0, so every dollar has a job.

3 Track as you go

Fill in the Actual column as the month happens, then compare it with your plan at the end of the month.

FROM THE FULL BINDER

This page comes from the 26-page Printable Budget Binder

- ☐ A two-paycheck Paycheck Budget and an Annual Overview
- ☐ Bill, expense, weekly spending, and subscription trackers
- ☐ Six sinking-fund cards and a savings thermometer
- ☐ A debt payoff tracker and a debt snowball worksheet
- ☐ A cash envelope plan, tracker cards, and two cut-and-fold envelopes
- ☐ Four savings challenges, a no-spend month, and a net worth tracker

Every page comes in US Letter and A4, like this one.

NOTES FOR THIS MONTH

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