FREE BUDGETING TOOL

Monthly Budget

Month _____

Year _____

Plan every dollar before the month starts, then fill in what really happened. Whatever is left over goes to your smallest debt first.

Money coming in take-home pay, after taxes

SOURCE	PLANNED	ACTUAL
Paycheck 1		
Paycheck 2		
Side work		
Other		
Total in		

Home and bills home comes first

BILL	PLANNED	ACTUAL
Rent or mortgage		
Electric		
Gas or heat		
Water and trash		
Phone		
Internet		
Insurance		
Child care		
Total bills		

Everyday spending

CATEGORY	PLANNED	ACTUAL
Groceries		
Gas and car		
Eating out		
Kids and school		
Medical		
Personal care		
Giving		
Total everyday		

Debt payments smallest balance first

DEBT	MINIMUM	PAID
		☐
		☐
		☐
		☐
		☐
		☐
Total debt		

Savings

GOAL	PLANNED	ACTUAL
Emergency fund		

TOTAL IN		TOTAL OUT		LEFT OVER
_____	−	_____	=	_____

Check-in and money found

Month _____

Check in once a week. When you find money to cut, write it down and send it to your smallest debt the same day.

Week 1

Planned to spend	
Really spent	
Over or under	

Week 2

Planned to spend	
Really spent	
Over or under	

Week 3

Planned to spend	
Really spent	
Over or under	

Week 4

Planned to spend	
Really spent	
Over or under	

Money I found

things I cut, sold, or canceled

WHAT I CUT	SAVED EACH MONTH	SENT TO WHICH DEBT
Total found		

What went well this month

What I'll change next month

Next step: put your debts in the free Debt and Credit Tracker, smallest balance first, and send this month's left over to the top of the list.