MONTHLY BUDGET

A simple worksheet to see what is coming in, what is going out, and what you want your money to do.

Start with your actual take-home income and recent bills. Your first budget is a working draft; adjust it as you learn.

1. MONTHLY INCOME

Income source	Expected amount	Received amount
Paycheck 1	$	$
Paycheck 2 / other work	$	$
Benefits / other income	$	$
TOTAL MONTHLY INCOME	$	$

2. MONTHLY SPENDING PLAN

Category	Planned	Actual
Housing and utilities	$	$
Food and household supplies	$	$
Transportation	$	$
Phone, internet, subscriptions	$	$
Health and personal care	$	$
Debt minimum payments	$	$
Savings	$	$
Other / irregular expenses	$	$
TOTAL SPENDING	$	$
INCOME MINUS SPENDING	$	$

Check: If the final line is positive, decide where that money should go. If it is negative, review flexible costs and bill timing; prioritize essentials and contact billers early if needed.

MAKE THE PLAN WORK

Use this page to map due dates and choose one realistic adjustment for the month.

3. BILL CALENDAR

Due date	Bill / expense	Amount	Paid?
			■
			■
			■
			■
			■
			■
			■
			■

4. WEEKLY SPENDING CHECK-IN

Week	Spending limit	Spent	Still available
Week 1	$	$	$
Week 2	$	$	$
Week 3	$	$	$
Week 4	$	$	$

One change I will try this month

A bill or expense I need to plan ahead for

Small, repeatable check-ins can help you notice timing problems before they become surprises.