

MONTHLY BUDGET PLANNER

Plan every dollar before the month begins — then track what actually happened

MONTH

YEAR

Income Goal: \$ _____ | Savings Goal: \$ _____ | Net Worth Goal: \$ _____

PAGE 1 OF 2

INCOME

Job 1 / Primary Wages	\$ _____
Job 2 / Part-Time	\$ _____
Freelance / Side Hustle	\$ _____
Child Support / Benefits	\$ _____
Other Income	\$ _____
► TOTAL MONTHLY INCOME	\$ _____

FIXED EXPENSES

Rent / Mortgage	\$ _____
Car Payment	\$ _____
Car Insurance	\$ _____
Health Insurance	\$ _____
Phone	\$ _____
Internet	\$ _____
Streaming / Subscriptions	\$ _____
Gym / Memberships	\$ _____
Loan Payment 1	\$ _____
Loan Payment 2	\$ _____
► TOTAL FIXED	\$ _____

DEBT PAYMENTS

Credit Card 1	\$ _____
Credit Card 2	\$ _____
Medical Debt	\$ _____
Student Loan	\$ _____
Other	\$ _____
► TOTAL DEBT	\$ _____

VARIABLE EXPENSES

CATEGORY	BUDGET	ACTUAL
Groceries	\$ _____	\$ _____
Gas / Transport	\$ _____	\$ _____
Restaurants / Takeout	\$ _____	\$ _____
Coffee / Treats	\$ _____	\$ _____
Clothing	\$ _____	\$ _____
Personal Care	\$ _____	\$ _____
Kids / Pets	\$ _____	\$ _____
Entertainment	\$ _____	\$ _____
Gifts / Holidays	\$ _____	\$ _____
Home / Household	\$ _____	\$ _____
Medical / Pharmacy	\$ _____	\$ _____
Misc	\$ _____	\$ _____
► TOTAL VARIABLE	\$ _____	\$ _____

SAVINGS & INVESTMENTS

Emergency Fund	\$ _____
Sinking Fund: _____	\$ _____
Sinking Fund: _____	\$ _____
Retirement / 401k	\$ _____
Investments	\$ _____
► TOTAL SAVED	\$ _____

"Clarity about your money creates freedom in your life."

This Month's Financial Goals

TOTAL INCOME

\$

TOTAL FIXED

\$

TOTAL VARIABLE

\$

TOTAL SAVED

\$

LEFT OVER ✓

\$

WEEKLY SPENDING LOG

Track daily spending below — total each week to spot patterns early

MONTH _____

YEAR _____

Write in each day's total spending — review weekly totals to catch overspending before month's end

PAGE 2 OF 2

WEEK 1	WEEK 2	WEEK 3	WEEK 4	This month I want to: _____ _____ _____ _____ _____ _____ _____ _____
Mon _____	Mon _____	Mon _____	Mon _____	
Tue _____	Tue _____	Tue _____	Tue _____	
Wed _____	Wed _____	Wed _____	Wed _____	
Thu _____	Thu _____	Thu _____	Thu _____	
Fri _____	Fri _____	Fri _____	Fri _____	
Sat _____	Sat _____	Sat _____	Sat _____	
Sun _____	Sun _____	Sun _____	Sun _____	
TOTAL _____	TOTAL _____	TOTAL _____	TOTAL _____	

MONTHLY SPENDING SUMMARY		
TOP SPENDING CATEGORIES	AMOUNT	% OF INCOME
1. _____	\$ _____	_____
2. _____	\$ _____	_____
3. _____	\$ _____	_____
4. _____	\$ _____	_____
5. _____	\$ _____	_____

Habits I'm Building This Month

- ☐ Checked my balance before spending
- ☐ Logged every purchase as it happened
- ☐ Packed lunch / made coffee at home
- ☐ Waited 24 hours before a non-essential buy
- ☐ Moved money to savings on payday
- ☐ _____

This month I'm proud of:

Next month I will:

"You are building a life you love, one budget at a time."