

Monthly Budget Worksheet

A zero-based monthly budget. Write in pencil — every dollar gets a job.

INCOME

Source	Planned	Actual
Primary salary	\$ _____	\$ _____
Secondary income	\$ _____	\$ _____
Side income	\$ _____	\$ _____
Other	\$ _____	\$ _____
TOTAL INCOME	\$ _____	\$ _____

FIXED EXPENSES

Category	Planned	Actual
Rent / mortgage	\$ _____	\$ _____
Utilities	\$ _____	\$ _____
Insurance	\$ _____	\$ _____
Phone & internet	\$ _____	\$ _____
Subscriptions	\$ _____	\$ _____
Debt minimums	\$ _____	\$ _____
TOTAL FIXED	\$ _____	\$ _____

VARIABLE EXPENSES

Category	Planned	Actual
Groceries	\$ _____	\$ _____
Dining out	\$ _____	\$ _____
Transportation	\$ _____	\$ _____
Personal & household	\$ _____	\$ _____
Entertainment	\$ _____	\$ _____

Gifts & misc	\$ _____	\$ _____
TOTAL VARIABLE	\$ _____	\$ _____

SAVINGS & GOALS

Category	Planned	Actual
Emergency fund	\$ _____	\$ _____
Retirement	\$ _____	\$ _____
Brokerage	\$ _____	\$ _____
Sinking funds	\$ _____	\$ _____
Extra debt payment	\$ _____	\$ _____
TOTAL SAVINGS	\$ _____	\$ _____

SUMMARY

Line	Planned	Actual
Surplus / (Deficit)	\$ _____	\$ _____
Savings rate	_____ %	_____ %