Monthly Budget Worksheet

Month: _____

Write planned amounts on day 1. Fill in actuals weekly.

Income	Planned	Actual
Paycheck 1		
Paycheck 2		
Side income		
Other		
Total income		

Expense or savings	Need / Want / Savings	Planned	Actual
Rent	Need		
Utilities	Need		
Phone & internet	Need		
Groceries	Need		
Transportation	Need		
Insurance	Need		
Minimum debt payment	Need		
Dining out	Want		
Subscriptions	Want		
Entertainment	Want		
Shopping	Want		
Travel fund	Want		
Personal care	Want		
Emergency fund	Savings		
Retirement (IRA)	Savings		
Extra debt payment	Savings		
Total			

Total income - total planned = _____ (aim for $0 or more)

Total income - total actual = _____

50/30/20 Budget Planner

Month: _____

Needs 50%, wants 30%, savings and extra debt payments 20% of after-tax income.

After-tax monthly income: $_____

Bucket	Target	Target $ (income x %)	Planned $	Gap
Needs	50%			
Wants	30%			
Savings and debt	20%			

Needs: rent, utilities, groceries, insurance, minimum payments	Amount

Wants: dining out, subscriptions, shopping, trips	Amount

Savings and debt: emergency fund, retirement, extra payments	Amount

Weekly Spending Log

Month: ____________

Log every purchase. Total each week and copy totals to page 1.

Date	What	Category	Amount