Monthly budget

Month _____ Year _____

1. At the start of the month

Write down what comes in this month and every bill that comes out at a fixed amount. Divide yearly bills by 12.

Money coming in	Amount
Paychecks	
Total coming in	

Fixed bills	Amount
Rent or mortgage	
Gas, electric and water	
Phone and internet	
Insurance	
Subscriptions	
Car or transit	
Loan payments	
Total fixed bills	

Total coming in minus total fixed bills

= Left to spend this month

Left to spend divided by the days in the month

= Per day

3. At the end of the month

Copy the totals from page 2 and compare them with what you had left to spend.

Food	Transport	Fun	Other	

Everything you spent

Left to spend minus everything you spent = left over

What surprised me?

What will I do differently next month?

2. Every day: spending

Month _____

Write down each purchase right after you pay: the amount goes in the column for its category. Name the blank column yourself, for example Kids or Pets.

Day	What for	Food	Transport	Fun	Other	
Total						