FREE PRINTABLE · MONTHLY BUDGET

My Monthly Budget ✦

MONTH

Rough numbers are fine. You're just giving your money a plan.

1 Planned
Write what you expect at the start of the month.

2 Actual
Fill in what really happened at the end.

3 Difference
Money in: actual minus planned. Money out: planned minus actual. A plus is good news.

MONEY IN	PLANNED	ACTUAL	DIFFERENCE
Pay (after tax)			
Side income			
Other income			
Total			

BILLS	PLANNED	ACTUAL	DIFFERENCE
Rent or mortgage			
Council or property tax			
Gas and electric			
Water			
Phone and internet			
Insurance			
Subscriptions			
Debt repayments			
Other bills			
Total			

SAVINGS	PLANNED	ACTUAL	DIFFERENCE
Emergency fund			
Savings goal			
Other savings			
Total			

EVERYDAY SPENDING	PLANNED	ACTUAL	DIFFERENCE
Groceries			
Transport or fuel			
Eating out, takeaways			
Household items			
Kids and pets			
Health, personal care			
Fun and hobbies			
Gifts			
Other spending			
Total			

AT A GLANCE	PLANNED	ACTUAL	DIFFERENCE
Money in			
Money out			
Left over			

Money out = bills + everyday spending + savings. Left over = money in minus money out. A minus number? Trim a little from everyday spending first. Small changes add up.

NOTES AND REMINDERS

MY MONEY WIN THIS MONTH

Prefer it to add up for you? Grab the free spreadsheet version at startsimple.studio

Free for personal use. Please share the link, not the file.