Budget Worksheet

Plan it, spend it, compare. Budget vs. actual for one month.

Month _____ Budget goal _____

Income	Budget	Actual	Diff.
Paycheck 1			
Paycheck 2			
Side income			
Other			
Total			

Fixed expenses	Budget	Actual	Diff.
Rent / mortgage			
Utilities			
Phone & internet			
Insurance			
Car payment			
Subscriptions			
Debt payments			
Total			

Variable expenses	Budget	Actual	Diff.
Groceries			
Gas / transport			
Household			
Eating out			
Clothing			
Personal care			
Kids			
Fun money			
Total			

Savings & goals	Budget	Actual	Diff.
Emergency fund			
Sinking funds			
Retirement			
Other goal			
Total			

Summary

Total income _____

– Fixed expenses _____

– Variable expenses _____

– Savings & goals _____

= Left over (should be 0) _____

Zero-based budgeting: give every dollar a job, so income minus everything else equals zero. Anything left over goes to savings or debt.

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