Monthly Budget Worksheet

Plan the month, then compare the plan with actual income and spending.

Month

Starting balance

CATEGORY	PLANNED	ACTUAL	DIFFERENCE	NOTE
Income: primary				
Income: other				
Housing				
Utilities				
Food				
Transport				
Insurance				
Health				
Debt payments				
Savings				
Education / childcare				
Personal				
Entertainment				
Subscriptions				
Gifts / giving				
Other 1				
Other 2				

MONTHLY SUMMARY

TOTAL INCOME

TOTAL SPENDING

TOTAL SAVED / DEBT PAID

ENDING BALANCE

WHAT CHANGED, AND WHAT WILL I ADJUST NEXT MONTH?