Monthly budget worksheet

Month: _____ Year: _____

Income	Planned	Actual	Difference
Take-home pay			
Other income			
Total income			

Fixed	Planned	Actual	Difference
Rent or mortgage			
Utilities (electric, gas, water)			
Phone & internet			
Insurance			
Car payment			
Childcare			
Minimum debt payments			
Total fixed			

Variable	Planned	Actual	Difference
Groceries			
Gas & transit			
Dining out			
Household & personal care			
Health & pharmacy			
Entertainment			
Subscriptions			
Clothing			
Gifts & giving			
Miscellaneous			
Total variable			

Savings & goals	Planned	Actual	Difference
Emergency fund			
Retirement			
Sinking fund: holidays			
Sinking fund: car & home repairs			
Extra debt payment			
Total savings & goals			

Total income			
Total fixed + variable + savings & goals			
Income minus total (planned / actual)			

Difference: Planned minus Actual for spending; Actual minus Planned for income. Free template from despezzas.com