Wealthistry

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Monthly Budget

Plan every category before the month starts, then fill in what you actually spent.

Month _____

CATEGORY	PLANNED	ACTUAL	LEFT
NEEDS			
Housing			
Utilities and phone			
Groceries			
Transportation			
Insurance			
Health care			
Childcare and school			
Minimum debt payments			
WANTS			
Dining out			
Entertainment			
Shopping and personal			
Travel and gifts			
Other wants			
SAVINGS AND EXTRA DEBT PAYMENTS			
Savings and investing			
Extra debt payments			
Total			

Income

	PLANNED	ACTUAL
Paychecks		
Other income		
Total income		

Bottom line

Left to assign _____

Total income minus total planned. Aim for $0, so every dollar has a job.

Left over _____

Total income minus total actual. Move it to savings or a goal.

50/30/20 check

GROUP	YOURS	GUIDE
Needs	%	50%
Wants	%	30%
Savings	%	20%

Each group's planned total, divided by total income, times 100.

Notes

Left is planned minus actual. A minus sign means you spent more than you planned.

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Bills That Aren't Monthly

List costs that come once or twice a year, then set aside a twelfth of each one every month.

Each month = yearly cost ÷ 12. Add the monthly total to your budget as its own line.

Year _____

BILL	DUE	YEARLY COST	EACH MONTH
Car registration			
Car insurance			
Renters or home insurance			
Property taxes not in your mortgage payment			
Car maintenance and repairs			
Medical and dental costs			
Holiday gifts			
Birthdays and celebrations			
Yearly subscriptions and memberships			
Back-to-school costs			
Vacation			
Pet care			
Home repairs			
Total			

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Spending Tracker

Write down what you spend each day. Print as many copies as you need.

At the end of the month, add up each category and copy the totals into the Actual column of your budget.

Month _____

DATE	WHAT YOU BOUGHT	CATEGORY	AMOUNT