Monthly Budget Worksheet

Write down what's already promised. What's left is yours to spend.

Month _____

A Money coming in

Paychecks and anything else you can count on this month.

SOURCE	AMOUNT
Total coming in	**A $**

B Bills that can't move

Rent, utilities, insurance, loan payments. Protect these first.

BILL	AMOUNT
Total	**B $**

C Everyday spending

Groceries, gas, household, eating out. A best guess is fine.

CATEGORY	AMOUNT
Total	**C $**

D Small things that come around

Subscriptions, gifts, car registration. Divide the yearly cost by 12 and set that much aside each month.

WHAT IT IS	YEARLY	MONTHLY
Total		**D $**

E Saving for

Emergency fund, a trip, a new car. Whatever you want to set aside this month.

GOAL	AMOUNT
Total	**E $**

Free to Spend

A minus B, C, D and E

$

Everything above is already spoken for. This number isn't. Spend it on whatever you like, without the second guessing.

Four small steps

One a week. About ten minutes each. No big goals required.

WEEK 1

Name your money

Fill in page one with real numbers. Just write it down. No judging any of it.

☐ Done this week

What went to plan?

What surprised me?

One thing to adjust

WEEK 2

Budget for real life

Change the numbers on page one to match how you actually spend, not how you wish you did.

☐ Done this week

What went to plan?

What surprised me?

One thing to adjust

WEEK 3

Plan for the small stuff

Find three costs that only show up a few times a year. Give each one a monthly amount in section D.

☐ Done this week

What went to plan?

What surprised me?

One thing to adjust

WEEK 4

Make it a habit

Pick one day a week for a ten minute check-in. Same day, same coffee, same page.

☐ Done this week

What went to plan?

What surprised me?

One thing to adjust

If a week goes sideways, that's normal. Skip the guilt, pick up the next step, and keep going. A plan you come back to beats a perfect plan you abandon.

Rather keep this on your phone?
Beacon Budget sets the money for your bills aside and shows your Free to Spend, every day.
Get Beacon on iOS and Android at beaconbudget.com