



BUDGET & HOUSEHOLD FINANCES

MONTH: _____

YEAR: _____

MONTHLY SUMMARY	
TOTAL INCOME	\$
TOTAL EXPENSES	\$
TOTAL SAVINGS	\$
TOTAL DEBT PAYMENTS	\$
NET BALANCE	\$

INCOME			
SOURCE	BUDGET	ACTUAL	DIFFERENCE
		\$	\$
		\$	\$
		\$	\$
		\$	\$
TOTAL INCOME	\$	\$	\$

EXPENSES			
CATEGORY	BUDGET	ACTUAL	DIFFERENCE
 HOUSING	\$	\$	\$
 UTILITIES	\$	\$	\$
 GROCERIES	\$	\$	\$
 TRANSPORTATION	\$	\$	\$
 INSURANCE	\$	\$	\$
 HEALTHCARE	\$	\$	\$
 DINING OUT	\$	\$	\$
 ENTERTAINMENT	\$	\$	\$
 PERSONAL CARE	\$	\$	\$
 CLOTHING	\$	\$	\$
 EDUCATION	\$	\$	\$
 GIFTS & DONATIONS	\$	\$	\$
 SUBSCRIPTIONS	\$	\$	\$
 MISCELLANEOUS	\$	\$	\$
TOTAL EXPENSES	\$	\$	\$

SAVINGS		
SAVINGS GOAL	BUDGET	ACTUAL
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
TOTAL SAVINGS	\$	\$

DEBT PAYMENTS			
DEBT	MIN. PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
TOTAL DEBT PAYMENTS	\$		\$

CASH ENVELOPES		
CATEGORY	BUDGET	ACTUAL
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
TOTAL CASH ENVELOPES	\$	\$

NOTES

FINANCIAL GOALS		
GOAL	TARGET AMOUNT	TARGET DATE
	\$	/ /
	\$	/ /
	\$	/ /
	\$	/ /

MONTHLY REVIEW		
WHAT WENT WELL?	WHAT CAN BE IMPROVED?	NEXT MONTH'S FOCUS