

Monthly Budget Breakdown

Build your plan to keep spending on track. Use this budget worksheet to calculate your baseline, and build your roadmap to prepare for the unexpected while paying down debt.

TRACK IT

INCOME	EXPECTED	ACTUAL
Recurring monthly take-home pay (after tax)	\$ _____	\$ _____
Side-hustle Income	\$ _____	\$ _____
TOTAL		TOTAL

SAVINGS	EXPECTED	ACTUAL
Retirement contributions	\$ _____	\$ _____
Other investments	\$ _____	\$ _____
Cash Savings	\$ _____	\$ _____
TOTAL		TOTAL

EXPENSES	EXPECTED	ACTUAL
Home		
Mortgage/Rent	\$ _____	\$ _____
Heating costs (gas, oil, etc.)	\$ _____	\$ _____
Electric	\$ _____	\$ _____
Communications: Phone, Internet, etc.	\$ _____	\$ _____
Trash & Recycling	\$ _____	\$ _____
Vehicle: Fuel, insurance, repair	\$ _____	\$ _____
Subscription Services	\$ _____	\$ _____
Mass-transportation: train, bus, etc	\$ _____	\$ _____
Childcare	\$ _____	\$ _____
Food	\$ _____	\$ _____
Donations	\$ _____	\$ _____
Other expense:	\$ _____	\$ _____
Other expense:	\$ _____	\$ _____
Debt		
Student Loans	\$ _____	\$ _____
Credit Card Bills	\$ _____	\$ _____
Medical Bills	\$ _____	\$ _____
Auto Payment	\$ _____	\$ _____
Other Debt	\$ _____	\$ _____
TOTAL		TOTAL

GRAND TOTAL	Subtract expenses & savings from total income	TOTAL EXPECTED <input type="text"/>	TOTAL SALES <input type="text"/>
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