Monthly Budget Worksheet

A simple monthly check-in to connect your money with your priorities.

Month: _____ My focus: _____

1. Income and spending

Category	Planned	Actual
Take-home income		
Other income		
Housing and utilities		
Groceries and household		
Transport		
Insurance and health		
Debt payments		
Savings and goals		
Personal and family spending		
Other / upcoming expenses		
TOTAL INCOME		
TOTAL SPENDING + SAVINGS		
REMAINING (income minus total)		

2. Notice and adjust

What worked this month? What needs a different plan next month?

3. One next step