



# Monthly Budget Ledger

**Your month, on paper**

General educational information, not financial advice.  
Print one each month.  
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# Monthly budget

Take-home pay minus everything planned should equal zero or more.

Month

Take-home pay this month

| Category                | Planned | Actual | Difference |
|-------------------------|---------|--------|------------|
| Housing                 |         |        |            |
| Utilities               |         |        |            |
| Groceries               |         |        |            |
| Transport               |         |        |            |
| Insurance               |         |        |            |
| Debt payments           |         |        |            |
| Savings                 |         |        |            |
| Eating out              |         |        |            |
| Fun money               |         |        |            |
| Irregular expenses fund |         |        |            |
|                         |         |        |            |
|                         |         |        |            |
| Total                   |         |        |            |

## Spending ledger

Every dollar in and out, as it happens.

[illegible]

# Bills calendar

Due dates and autopay, at a glance.

| Bill             | Due day | Amount | Autopay?                 | Paid                     |
|------------------|---------|--------|--------------------------|--------------------------|
| Rent or mortgage |         |        | <input type="checkbox"/> | <input type="checkbox"/> |
| Electric         |         |        | <input type="checkbox"/> | <input type="checkbox"/> |
| Gas or heating   |         |        | <input type="checkbox"/> | <input type="checkbox"/> |
| Water            |         |        | <input type="checkbox"/> | <input type="checkbox"/> |
| Phone            |         |        | <input type="checkbox"/> | <input type="checkbox"/> |
| Internet         |         |        | <input type="checkbox"/> | <input type="checkbox"/> |
| Insurance        |         |        | <input type="checkbox"/> | <input type="checkbox"/> |
| Car payment      |         |        | <input type="checkbox"/> | <input type="checkbox"/> |
| Card payment     |         |        | <input type="checkbox"/> | <input type="checkbox"/> |
|                  |         |        | <input type="checkbox"/> | <input type="checkbox"/> |
|                  |         |        | <input type="checkbox"/> | <input type="checkbox"/> |

# Savings goals

What you're saving for, and how far along.

| Goal           | Target | Saved so far | Monthly amount | Target date |
|----------------|--------|--------------|----------------|-------------|
| Emergency fund |        |              |                |             |
|                |        |              |                |             |
|                |        |              |                |             |
|                |        |              |                |             |
|                |        |              |                |             |
|                |        |              |                |             |
|                |        |              |                |             |

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# Month-end review

Ten minutes on the last day of the month.

**Total in**

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**Total out**

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**Saved this month**

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**Category that ran over, and why**

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**Category with money left**

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**One change for next month**

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