

Monthly Budget

Plan it at the start of the month. Fill in what really happened at the end.



Month: _____ Year: _____ Pencil works best. Round to the nearest dollar.

Money coming in

	PLANNED	ACTUAL
Paycheck 1	\$ _____	\$ _____
Paycheck 2	\$ _____	\$ _____
Child support received	\$ _____	\$ _____
Benefits (SNAP, WIC, etc.)	\$ _____	\$ _____
Other income	\$ _____	\$ _____
Total income	\$ _____	\$ _____

Fixed bills

	PLANNED	ACTUAL
Rent / mortgage	\$ _____	\$ _____
Power, water, gas	\$ _____	\$ _____
Phone / internet	\$ _____	\$ _____
Car payment	\$ _____	\$ _____
Car insurance	\$ _____	\$ _____
Childcare	\$ _____	\$ _____
Debt payments	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____
Total fixed bills	\$ _____	\$ _____

Everyday costs (they change)

	PLANNED	ACTUAL
Groceries	\$ _____	\$ _____
Gas / bus fare	\$ _____	\$ _____
Kids' school & activities	\$ _____	\$ _____
Medical / prescriptions	\$ _____	\$ _____
Household & personal	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____
Total everyday	\$ _____	\$ _____

The bottom line

use the ACTUAL column

Total income

\$ _____

minus total fixed bills

-

\$ _____

minus total everyday

-

\$ _____

Left over / short

\$ _____

This month I'm: ☐ ahead ☐ even ☐ short

If I'm short: 3 bills to call about

Call before the due date if you can. Write down who you talked to and when.

Ask: • Can I set up a payment plan? • Can the due date move? • Is there a help program I can apply for?

	BILL / WHO TO CALL	PHONE	DUE DATE	WHAT THEY SAID / NEXT STEP
1	_____	_____	_____	_____
2	_____	_____	_____	_____
3	_____	_____	_____	_____

Need help finding local bill help in Texas? Dial 2-1-1. This sheet is a planning tool, not financial advice.