

Month: \_\_\_\_\_

Use this simple worksheet to track your spending this month, then use the information to help budget for next month.

Some bills are monthly, but others may be a once or twice a year payment. You can factor those bills in by dividing by 12 if it is a once-a-year payment to see how much you should save each month to cover that one-time payment.

INCOME	
DESCRIPTION	AFTER TAX
SOURCE 1:	
SOURCE 2:	
TOTAL	

FIXED EXPENSES (EXPENSES YOU HAVE EACH MONTH LIKE RENT OR GROCERIES)		
DATE	DESCRIPTION	AMOUNT
TOTAL		

VARIABLE EXPENSES (ONE TIME EXPENSES LIKE A MEDICAL BILL OR CONCERT)		
DATE	DESCRIPTION	AMOUNT
TOTAL		

INCOME	\$	
- FIXED EXPENSES	\$	
- VARIABLE EXPENSES	\$	
BUDGET SURPLUS	\$	

BUDGET SURPLUS	\$	
- SAVINGS GOALS	\$	
- EMERGENCY FUND	\$	
ENDING BALANCE	\$	

If your income is more than your expenses, you have surplus that can be saved or used to pay down debt. If your expenses are more than your income you may need to look at variable items that can be cut, like buying coffee or lunch, or adding additional income.