MONTHLY BUDGET PLANNER

Month _____ **Take-home income** _____ **Pay dates** _____

Category	Due	Planned	Actual	Left
Paycheck 1				
Paycheck 2				
Other income				
Rent or mortgage				
Electric and gas				
Water and trash				
Phone and internet				
Insurance				
Car payment				
Groceries				
Fuel or transit				
Pharmacy and health				
Childcare or school				
Eating out				
Subscriptions				
Fun and gifts				
Emergency fund				
Sinking fund				
Debt above minimum				
Other				
Other				
Other				
Total income				
Total spent and saved				

Planned spending plus savings should equal take-home pay. Fill in Planned in pencil first, then Actual as you go.