Family Monthly Budget Worksheet

Plan the month first, then fill in what you actually spent. Small differences are normal. Look for patterns.

Month: _____ Household: _____

Income	Planned	Actual	Difference
Paycheck 1			
Paycheck 2			
Other income			
Total income			

Fixed bills	Planned	Actual	Difference
Rent or mortgage			
Electric, water, gas			
Phone and internet			
Insurance			
Car payment or transit			
Childcare			
Debt payments			
Total fixed bills			

Everyday spending	Planned	Actual	Difference
Groceries			
Gas and car care			
Eating out			
Kids' activities and school			
Clothing			
Fun and hobbies			
Gifts and giving			
Total everyday spending			

Savings	Planned	Actual	Difference
Emergency fund			
Retirement			
Saving goal: _____			
Total savings			

Income $_____ minus **bills + spending + savings** $_____ = **left over** $_____

If the answer is below zero, choose one everyday line to trim next month. If it is above zero, give those dollars a job.

Personal and classroom use