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MY BUDGET

Simple one-page budget

NAME	MONTH / PERIOD	HOW OFTEN I AM PAID	DATE FILLED IN

1. Money coming in (take-home pay)

Source	Pay date	Amount
Total income		

2. Fixed bills (same amount most months)

Bill	Due date	Paid	Amount
		❑	
		❑	
		❑	
		❑	
		❑	
		❑	
		❑	
		❑	
Total bills			

3. Everyday spending (changes month to month)

Category	Notes	Amount
Groceries		
Gas and transportation		
Eating out and takeout		
Household and personal care		
Fun and entertainment		
Other		
Total spending		

4. Savings (pay yourself first)

Savings goal	Amount
Total savings	

Bills + spending + savings	
Left over (income minus all)	

If the left-over number is below zero, cut everyday spending first. If it is above zero, give it a job: more savings or an extra debt payment.