My Monthly Budget

Five blocks, five totals, and one line across the foot that names all five in the order you subtract them.

Month _____ **Year** _____ **Paydays this month** _____

I am paid ☐ every week ☐ every 2 weeks ☐ twice a month ☐ once a month

MONEY IN — 5

	$
	$
	$
	$
	$
Total money in	$

FIXED, ALREADY DECIDED — 14

Rent or mortgage	$
Electricity	$
Gas or heating	$
Water and trash	$
Internet	$
Cell phone	$
Car payment	$
Car insurance	$
Home or renters insurance	$
Health insurance	$
Childcare	$
Subscriptions	$
	$
	$
Total fixed	$

EVERYDAY, YOU CHOOSE — 8

Groceries	$
Gas and transit	$
Household supplies	$
Eating out	$
Personal care	$
Clothing	$
Pets	$
	$
Total everyday	$

SET ASIDE FIRST — 5

Emergency fund	$
Sinking fund	$
Retirement	$
	$
	$
Total set aside	$

DEBT, ABOVE THE MINIMUM — 4

	$
	$
	$
	$
Total debt	$

THE CHECK

Take the five totals above, in this order.

Money in - **Fixed** - **Everyday** - **Set aside** - **Debt** = $ _____

☐ This is zero, and every dollar has a job.

☐ It is not zero. The rest is going to _____

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