

MONTHLY BUDGET

MONTH/YEAR _____

 See Tips Below

FIXED SPENDING *Budget* *Actual*

GIVING

HOUSING

UTILITIES

TRANSPORTATION

INSURANCE

MEDICAL/HEALTH

TOTAL FIXED (A)

FLEXIBLE SPENDING *Budget* *Actual*

FOOD/DINING

RECREATION

PERSONAL/OTHER

TOTAL FLEXIBLE (B)

FINANCIAL GOALS *Budget* *Actual*

SAVINGS

TOTAL FLEXIBLE (C)

TIPS

1. Fill your budget categories with your specifics (for example, tithe under Giving).
2. Enter dollar amounts in **Budget** columns (in purple).
3. At bottom of sheet, enter **Take-Home Pay**, **Total Budget** from Fixed (A), Flexible (B), and Financial (C). Subtract/adjust spending so you get a zero **Balance** or make sure you have extra money in the balance.
4. At the end of the month, enter the **actual** money spent in the column. This will help you to adjust your budget next month.

TAKE-HOME PAY _____

TOTAL BUDGET _____

BALANCE _____