

Monthly budget

Month: _____ · Take-home income: _____ · Rule: assign until Ready to assign reads 0.

Income (take-home)

CATEGORY	ASSIGNED	SPENT	LEFT
Paycheck 1			
Paycheck 2			
Other income			

Bills

CATEGORY	ASSIGNED	SPENT	LEFT
Rent or mortgage			
Electric			
Water			
Internet			
Phone			
Insurance			
Minimum debt payments			

Everyday

CATEGORY	ASSIGNED	SPENT	LEFT
Groceries			
Gas & transit			
Eating out			
Household			
Personal care			

Subscriptions

CATEGORY	ASSIGNED	SPENT	LEFT
Streaming			
Software			
Memberships			

Sinking funds & goals

CATEGORY	ASSIGNED	SPENT	LEFT
Emergency fund			
Car repairs			
Holidays & gifts			
Vacation			
Medical			

Just for fun

CATEGORY	ASSIGNED	SPENT	LEFT
Fun money (each person)			
Hobbies			

Total income			
Total assigned			
Ready to assign (income – assigned)			

Weekly check-in: enter what you spent, cover any envelope in the red from one in the black, ten minutes.

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