Oak & Cents

Monthly Budget

Give every dollar a job.

Month _____

Year _____

1 Income

Source	Planned	Actual
Paycheck 1	$	$
Paycheck 2	$	$
Paycheck 3	$	$
Side income	$	$
Other	$	$
Total income	$	$

2 Fixed bills

Bill	Planned	Actual
Rent or mortgage	$	$
Electric	$	$
Water and trash	$	$
Gas or heat	$	$
Phone	$	$
Internet	$	$
Car insurance	$	$
Home or renters insurance	$	$
Health insurance	$	$
Childcare	$	$
Subscriptions	$	$
	$	$
	$	$
	$	$
	$	$
Total fixed bills	$	$

3 Variable spending

Category	Planned	Actual
Groceries	$	$
Gas and transit	$	$
Household	$	$
Eating out	$	$
Personal care	$	$
Kids	$	$
Pets	$	$
Fun	$	$
Gifts	$	$
	$	$
Total variable	$	$

4 Debt payments

Debt	Planned	Actual
	$	$
	$	$
	$	$
	$	$
Total debt payments	$	$

5 Savings

Goal	Planned	Actual
Emergency fund	$	$
Sinking funds	$	$
Retirement	$	$
	$	$
Total savings	$	$

Income $ _____ − Fixed bills $ _____ − Variable $ _____ − Debt $ _____ − Savings $ _____ = **Left to assign** $ _____

Aim for $0 left to assign. Give every dollar a job: if money is left over, add it to debt or savings. If you are short, trim variable spending first.