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.

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Bill Tracker

Never miss a due date.

Year _____

Bills per month $ _____

Every bill, every month

Tick the box when the bill is paid. Write "auto" next to bills on autopay.

Bill	Due date	Amount	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Total each month		$												

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Expense Tracker

Write it down. See where it goes.

Month _____

Spending budget $ _____

Every purchase

Write it down the day you spend it. Add up each category at the end of the month.

Category ideas: groceries, gas, eating out, household, personal care, kids, fun, gifts, other.

Date	Item or store	Category	Amount
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
			$
		Total spent	$

Spending budget $ _____ − Total spent $ _____ = Left $ _____

Small purchases add up too.

General education, not financial advice.

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Debt List

Every debt in one place.

Date _____

Total debt $ _____

All my debts

Use your latest statements. Update the balances once a month.

#	Debt name card, loan, lender	Balance owed today	APR rate	Minimum payment	Extra payment on top of the minimum
1		$	%	$	$
2		$	%	$	$
3		$	%	$	$
4		$	%	$	$
5		$	%	$	$
6		$	%	$	$
7		$	%	$	$
8		$	%	$	$
9		$	%	$	$
10		$	%	$	$
11		$	%	$	$
12		$	%	$	$
	Totals	$		$	$

My monthly debt payment

All minimums plus your extra amount.

Minimums $ _____ + Extra $ _____ = Total each month $ _____

Where the extra goes

Pay every minimum. Put the whole extra amount on one debt at a time.

Snowball: smallest balance first. **Avalanche:** highest APR first. When a debt is paid off, move its payment to the next one.

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Savings Tracker

Watch the balance grow.

Saving for _____

Target $ _____

By (date) _____

Color the bar as you save

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

Each section is 10% of your target.

10% of my target = $ _____

Deposits log

Date	Deposit	Withdrawal	Balance	Note
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	

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Sinking Funds Tracker

Save now for costs you know are coming.

Year _____

Total per month $ _____

Six funds, one page

Set each fund up at the top. Each month, write the balance after you add to it.

	Fund 1	Fund 2	Fund 3	Fund 4	Fund 5	Fund 6
Fund name						
Goal	$	$	$	$	$	$
Needed by						
Monthly amount	$	$	$	$	$	$
Balance at the end of each month						
Jan	$	$	$	$	$	$
Feb	$	$	$	$	$	$
Mar	$	$	$	$	$	$
Apr	$	$	$	$	$	$
May	$	$	$	$	$	$
Jun	$	$	$	$	$	$
Jul	$	$	$	$	$	$
Aug	$	$	$	$	$	$
Sep	$	$	$	$	$	$
Oct	$	$	$	$	$	$
Nov	$	$	$	$	$	$
Dec	$	$	$	$	$	$

What is a sinking fund?

Money you set aside a little at a time for a cost you know is coming, so it does not land on a credit card.

Monthly amount = goal ÷ months until you need it.

Fund ideas

Car repairs, car registration, gifts and holidays, back to school, medical costs, pet care, home repairs, annual subscriptions, travel.