INCOMEBUNNY / MONTHLY WORKSHEET

Monthly Budget Template

Plan before the month starts. Enter actual amounts as money comes in and goes out.

MONTH / YEAR

OPENING CHECKING BALANCE ($)

INCOME, EXPENSES & SET-ASIDES	PLAN ($)	ACTUAL ($)
Paychecks after deductions		
Other take-home income		
Total take-home income		
Housing and utilities		
Groceries and household expenses		
Transportation and insurance		
Medical, care, or other essential costs		
Required debt payments		
Optional spending		
Predictable nonmonthly bills		
Emergency savings or other goals		
Extra debt payment		
Total spending and set-asides		
Income left after spending and set-asides		

Income left = total take-home income minus total spending and set-asides.

What will you change next month?

CATEGORY OR BILL

EXPECTED CHECKING BALANCE TO CARRY FORWARD ($)

WHAT I WILL CHANGE AND WHEN

INCOMEBUNNY / PAYDAY & BILL CALENDAR

Will the cash be there?

List deposits, bills, card payments and transfers in date order.

PERIOD

OPENING CHECKING BALANCE ($)

DATE	PAYDAY, BILL OR TRANSFER	MONEY IN ($)	MONEY OUT ($)	BALANCE ($)

New balance = previous balance + money in − money out.

Check the lowest balance

LOWEST PROJECTED BALANCE ($)

DATE OF LOWEST BALANCE

AMOUNT TO COVER IF BELOW ZERO ($)

ACTION BY

MY NEXT STEP

Recheck the calendar whenever a payment date or deposit amount changes.