

Monthly Spending by Category

Set a budget for each category, log what you actually spent, then write the difference by hand.

CATEGORY	BUDGET	ACTUAL	DIFFERENCE
Housing / rent	\$	\$	\$
Utilities	\$	\$	\$
Groceries	\$	\$	\$
Dining out	\$	\$	\$
Transport / gas	\$	\$	\$
Phone & internet	\$	\$	\$
Health	\$	\$	\$
Personal care	\$	\$	\$
Kids / school	\$	\$	\$
Entertainment	\$	\$	\$
Savings	\$	\$	\$
Other	\$	\$	\$
TOTALS	\$	\$	\$



Monthly Bill Checklist

List every bill, its due date and amount, then tick the box once you've paid it.

BILL	DUE	AMOUNT	PAID	NOTES
		\$	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	



Subscriptions & Memberships

List every recurring charge so nothing slips through. Decide what to keep and what to cancel.

SERVICE	RENEWS	BILLING	AMOUNT	KEEP / CANCEL
			\$	<input type="checkbox"/> Keep <input type="checkbox"/> Cancel
			\$	<input type="checkbox"/> Keep <input type="checkbox"/> Cancel
			\$	<input type="checkbox"/> Keep <input type="checkbox"/> Cancel
			\$	<input type="checkbox"/> Keep <input type="checkbox"/> Cancel
			\$	<input type="checkbox"/> Keep <input type="checkbox"/> Cancel
			\$	<input type="checkbox"/> Keep <input type="checkbox"/> Cancel
			\$	<input type="checkbox"/> Keep <input type="checkbox"/> Cancel
			\$	<input type="checkbox"/> Keep <input type="checkbox"/> Cancel
			\$	<input type="checkbox"/> Keep <input type="checkbox"/> Cancel
			\$	<input type="checkbox"/> Keep <input type="checkbox"/> Cancel
			\$	<input type="checkbox"/> Keep <input type="checkbox"/> Cancel
			\$	<input type="checkbox"/> Keep <input type="checkbox"/> Cancel

Total per month \$ _____

Total per year \$ _____

Income vs. Expenses

Add up everything that came in and everything that went out, then work out what's left.

MONEY IN

SOURCE	AMOUNT
	\$
	\$
	\$
	\$
	\$
	\$
	\$
TOTAL IN	\$

MONEY OUT

CATEGORY	AMOUNT
Housing	\$
Utilities	\$
Groceries	\$
Transport	\$
Dining & fun	\$
Health	\$
Other	\$
TOTAL OUT	\$

Total income
\$ _____

- Total expenses
\$ _____

= Left over
\$ _____