

# Monthly Budget

INCOME	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Total income</b>	\$ _____

FIXED EXPENSES	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Total fixed</b>	\$ _____

SAVINGS & GOALS	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Total savings</b>	\$ _____

VARIABLE EXPENSES	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Total variable</b>	\$ _____

Total income	- Expenses	- Savings	= Leftover
\$ _____	\$ _____	\$ _____	\$ _____





# Debt Payoff Tracker

List debts smallest to largest. Attack the top one, then roll its payment into the next.

CREDITOR	BALANCE	MIN. PAYMENT	APR

COLOR A BOX FOR EVERY MILESTONE YOU PAY OFF

Debt \_\_\_\_\_ Goal \$ \_\_\_\_\_

Debt \_\_\_\_\_ Goal \$ \_\_\_\_\_

Debt \_\_\_\_\_ Goal \$ \_\_\_\_\_

Debt \_\_\_\_\_ Goal \$ \_\_\_\_\_

# Zero-Based Budget

Give every dollar a job. Assign income until "left to budget" reaches zero.

Monthly income  
\$ \_\_\_\_\_

Left to budget  
\$ \_\_\_\_\_

Housing \_\_\_\_\_ \$ \_\_\_\_\_

Utilities \_\_\_\_\_ \$ \_\_\_\_\_

Groceries \_\_\_\_\_ \$ \_\_\_\_\_

Transport \_\_\_\_\_ \$ \_\_\_\_\_

Insurance \_\_\_\_\_ \$ \_\_\_\_\_

Phone & internet \_\_\_\_\_ \$ \_\_\_\_\_

Debt payments \_\_\_\_\_ \$ \_\_\_\_\_

Savings \_\_\_\_\_ \$ \_\_\_\_\_

Health \_\_\_\_\_ \$ \_\_\_\_\_

Childcare \_\_\_\_\_ \$ \_\_\_\_\_

Subscriptions \_\_\_\_\_ \$ \_\_\_\_\_

Personal \_\_\_\_\_ \$ \_\_\_\_\_

Giving \_\_\_\_\_ \$ \_\_\_\_\_

Other \_\_\_\_\_ \$ \_\_\_\_\_

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**Total assigned (should equal income)** \$ \_\_\_\_\_

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# The 50/30/20 Plan

Split your take-home pay into needs, wants, and savings — a simple starting point.

Monthly take-home pay \$ \_\_\_\_\_



**50%**  
Needs

Target \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

**30%**  
Wants

Target \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

**20%**  
Savings & debt

Target \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_