

Monthly Budget Worksheet

A one-page printable budget worksheet using the 70/20/10 framework: track income, plan every category and compare planned vs. actual spending.

Fill in your take-home income first, then plan each category before the month starts. At month end, write what you actually spent and circle the three largest gaps.

Income

SOURCE	PLANNED	ACTUAL
Paycheck 1		
Paycheck 2		
Side income		
Total take-home		

Spending plan

CATEGORY	PLANNED	ACTUAL	DIFFERENCE
Housing (rent/mortgage)			
Utilities			
Groceries			
Transportation			
Insurance			
Debt payments			
Savings & investing			
Giving			
Personal & fun			
Other			

70 / 20 / 10 check

Target roughly 70% of take-home for living costs, 20% for saving and investing, and 10% for debt payoff or giving. Adjust the mix to your season of life.