



Monthly Budgeting Tool

Use this budgeting tool to help you identify and track your monthly income, expenses, and savings.

REMINDER: Convert bi-weekly, quarterly, semi-annual, and annual expenses to monthly values:

Bi-weekly: Multiply by 2
Quarterly: Divide by 3
Semi-annual: Divide by 6
Annual: Divide by 12

After completing your budget, enter your total income, expenses, and savings below to determine if you have a positive or negative cashflow (Income - Expenses - Savings).

TOTAL INCOME _____
(less) TOTAL EXPENSES _____
(less) TOTAL SAVINGS _____
CASHFLOW (+/-) _____

A positive cashflow means your income covers both your spending and savings goals — great job!

A negative cashflow means your expenses are outpacing your income. Consider reviewing areas to reduce spending or boost your earnings.

MONTHLY INCOME

Take Home Pay	Budgeted	Take Home Pay	Budgeted
Job #1		Social Security	
Job #2		Unemployment	
Job #3		Disability	
Retirement Income		Food Assistance	
Royalties		OTHER #1	
Interest & Dividends Earned		OTHER #2	

TOTAL INCOME

MONTHLY EXPENSES

Housing	Budgeted	Credit Cards	Budgeted
Rent/Mortgage Payment		Credit Card #1 (Minimum Payment)	
Gas & Electric		Credit Card #2 (Minimum Payment)	
Water & Sewer		Credit Card #3 (Minimum Payment)	
Internet / Wifi		Credit Card #4 (Minimum Payment)	
Phone		Credit Card #5 (Minimum Payment)	
Renter's/Home Insurance		Credit Card #6 (Minimum Payment)	
Maintenance & Repairs		Credit Card #7 (Minimum Payment)	
Television & Streaming Services <small>(See Streaming Expense Finder Worksheet)</small>		Credit Card #8 (Minimum Payment)	
Housing Subtotal		Credit Card Subtotal	

Transportation	Budgeted	Student Loans	Budgeted
Public Transit		Public Loans	
Auto Loan #1		Private Loans	
Auto Loan #2		Student Loans Subtotal	
Auto Loan #3			
Auto Loan #4		Personal / Payday / Title Loans	Budgeted
Gas		Payment #1	
Vehicle Insurance		Payment #2	
Maintenance & Repairs		Payment #3	
Transportation Subtotal		Payment #4	
		Student Loans Subtotal	

Family & Household	Budgeted	Buy Now, Pay Later (Klarna, Affirm, Afterpay)	Budgeted
Groceries		Payment #1	
Clothing		Payment #2	
Childcare		Payment #3	
Pet Care		Payment #4	
Family & Household Subtotal		Buy Now, Pay Later Subtotal	

Discretionary Expenses	Budgeted	Medical	Budgeted
Beauty & Hair		Payment #1	
Entertainment		Payment #2	
Gym & Fitness		Payment #3	
Music Subscriptions <small>(Spotify, Apple, Pandora, Amazon, YouTube)</small>		Payment #4	
Restaurants		Medical Subtotal	
Social Drinks (Coffee Shops, Bars, Breweries)			
Travel			
Other #1			
Other #2			
Other #3			
Other #4			
Other #5			
Discretionary Subtotal			

TOTAL EXPENSES

MONTHLY SAVINGS

Savings	Budgeted
Emergency Savings	
Long Term Savings	
Travel Savings	
College Savings	
OTHER	
Savings Subtotal	

TOTAL SAVINGS

Streaming Expense Finder

Use this tool to identify common streaming services.

TIP 1: Check your credit card and bank statements to identify all subscriptions. Cancel any subscriptions you no longer use.

TIP 2: Look for duplicate charges. This may be an indicator that you have multiple accounts and/or forgot to cancel a trial.

TIP 3: Look for savings opportunities. New subscription packages may help you save money on existing subscriptions.

Most Popular	Actual
Amazon Prime Video	
Apple TV+	
Disney+	
ESPN+	
Hulu	
HBO/Max	
Netflix	
Paramount+	
Peacock	
YouTube TV	

Others	Actual
Acorn TV	
BritBox	
Crunchyroll	
Curiosity Stream	
DirecTV Stream	
Discovery+	
FuboTV	
Funimation	
Hallmark Movies Now	
Kanopy	
Philo	
Pluto TV	
Shudder	
Sling TV	
The Roku Channel	
Tubi	
Xumo Play	
Other #1	
Other #2	
Other #3	
Other #4	
Other #5	

TOTAL STREAMING	
------------------------	--

Weekly Expense Tracker

Each day, log every expense. Include in-store purchases, online purchases, subscriptions, and bills.

Be sure to include all expenses, including those paid with cash, credit or debit card, ACH/EFT/autopay, and peer-to-peer transactions like Venmo and CashApp.

Assign each transaction the appropriate category code. If an expense qualifies for multiple categories, choose the category you feel is the best fit.

Expense Categories			
H	Housing	FH	Family & Household Groceries, Clothing, Childcare, Pet Care
D	Debt	T	Transportation
DE	Discretionary Expenses Entertainment, Gym & Fitness, Music Subscriptions, Restaurants, Social Drinks, Travel		

At the end of each week, total your spending for each category. At the end of the month, total all the weeks.

	H Housing	D Debt	DE Discretionary Expenses	FH Family & Household	T Transportation
TOTALS					
Week 1					
Week 2					
Week 3					
Week 4					
Grand Totals					

WEEK 1

	Transaction / Store	Amount	Category
SUNDAY			
MONDAY			
TUESDAY			
WEDNESDAY			
THURSDAY			
FRIDAY			
SATURDAY			

WEEK 2

	Transaction / Store	Amount	Category
SUNDAY			
MONDAY			
TUESDAY			
WEDNESDAY			
THURSDAY			
FRIDAY			
SATURDAY			

WEEK 3

	Transaction / Store	Amount	Category
SUNDAY			
MONDAY			
TUESDAY			
WEDNESDAY			
THURSDAY			
FRIDAY			
SATURDAY			

WEEK 4

	Transaction / Store	Amount	Category
SUNDAY			
MONDAY			
TUESDAY			
WEDNESDAY			
THURSDAY			
FRIDAY			
SATURDAY			