

Give every dollar a job

Write your take-home pay at the top, then assign it until Left over reads \$0. Check it once a month and adjust.

Month: _____ Take-home pay: \$ _____

Needs	Budget	Actual
Rent or mortgage		
Utilities		
Groceries		
Transportation		
Insurance		
Phone		
Debt minimums		

Save and pay down	Budget	Actual
Emergency fund		
Extra toward debt		
Sinking funds		

Fun	Budget	Actual
Fun money		
Eating out		
Subscriptions		

Left over: \$ _____