First Monthly Budget

Write the month at the top. Fill in Planned, then Actual. For set-asides, count only money newly reserved this month. Subtract total bills, everyday spending, and set-asides from total income. Use Notes for dates and changes.

Category	Planned	Actual	Notes or due date
Income			
Take-home pay			
Other income			
Total income			
Bills			
Rent or mortgage			
Electricity, gas, and water			
Phone			
Internet			
Recurring transportation costs			
Monthly subscriptions			

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Category	Planned	Actual	Notes or due date
Existing required payments			
Other bill			
Total bills			
Everyday spending			
Groceries			
Eating out and coffee			
Household and personal care			
Fun and hobbies			
Clothing			
Miscellaneous			
Other spending			

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Category	Planned	Actual	Notes or due date
Total everyday spending			
Set-asides from this month's income			
Yearly costs			
Unexpected costs			
Named goal			
Extra held in checking this month			
Total set-asides			
Monthly result			
Income minus bills, everyday spending, and set-asides			