GENTLETOOLS / FREE RESOURCE SERIES

PERSONAL FINANCE / 8 PAGE EDITION

Monthly Budget Planner PDF

Keep your actual money in view, not just a hopeful list of categories.

NOT JUST AN EMPTY FORM

A budget is most useful when it has room for what you expected and what actually happened. This worksheet gives both numbers a place, so you can see which category needs attention next month.

THE FOUR-STEP WORKFLOW

1. **Define what is known**
2. **Track actual events and evidence**
3. **Compare before deciding**
4. **Assign the next concrete action**

- [ ] Separate estimates and verified facts
- [ ] Keep sensitive data secure

No login or email gate. Information you enter stays in the PDF.

MONTHLY BUDGET SNAPSHOT

Build the baseline

Write facts and sources before filling the main table. Do not guess at missing information.

Project or subject

Date or period

STEP 1 Choose the month and use take-home income, not gross salary.

STEP 2 Write essential bills, flexible categories, savings and any buffer.

STEP 3 Add the actual spending for each line and review the differences without changing the original plan.

STEP 4 Which fact or document still needs checking?

MONTHLY BUDGET SNAPSHOT

Keep a dated record

Record what actually occurred. Reprint this page whenever you need more rows.

Reference period

Review date

CATEGORY	PLANNED SPEND	ACTUAL SPEND	REASON OR NEXT CHANGE	SOURCE / REFERENCE

Outstanding question or record to confirm

MONTHLY BUDGET SNAPSHOT

Keep a dated record

Record what actually occurred. Reprint this page whenever you need more rows.

Reference period

Review date

CATEGORY	PLANNED SPEND	ACTUAL SPEND	REASON OR NEXT CHANGE	SOURCE / REFERENCE

Outstanding question or record to confirm

MONTHLY BUDGET SNAPSHOT

Compare with evidence

WHAT THIS DOCUMENT HELPS WITH

A budget is most useful when it has room for what you expected and what actually happened. This worksheet gives both numbers a place, so you can see which category needs attention next month.

1. Current facts

CURRENT	OPTION	EVIDENCE

2. Alternative course

CURRENT	OPTION	EVIDENCE

3. Uncertain information

CURRENT	OPTION	EVIDENCE

Working conclusion or question

Review by

MONTHLY BUDGET SNAPSHOT

Make the next step happen

Each useful action has an owner, a date and a result that can be checked.

ACTION 1 Choose the month and use take-home income, not gross salary.

Concrete next action	Owner / due

ACTION 2 Write essential bills, flexible categories, savings and any buffer.

Concrete next action	Owner / due

ACTION 3 Add the actual spending for each line and review the differences without changing the original plan.

Concrete next action	Owner / due

IMPORTANT CONTEXT

Keep statements separately and never write complete payment-card numbers or account credentials in a shared file.

- [ ] Source checked
- [ ] Next action assigned

MONTHLY BUDGET SNAPSHOT

Review a worked example

FICTIONAL EXAMPLE

Illustration: net income of 2,500; essential costs of 1,200; flexible spending of 750; savings of 300. That leaves 250 unallocated in this simple example, before any missing costs.

BEFORE YOU RELY ON YOUR RECORDS

- [ ] Facts distinguished from estimates
- [ ] Dates, units and totals checked
- [ ] Source evidence saved separately
- [ ] Private identifiers protected

What will be improved next time?

Keep statements separately and never write complete payment-card numbers or account credentials in a shared file.

MONTHLY BUDGET SNAPSHOT

Budget review

This page is tailored to the topic. Use it to check key items before closing your file.

AREA	PLANNED	ACTUAL
Net income		
Essential bills		
Variable costs		
Savings		
Unallocated		

One additional item to check