MONEY / WORKSHEET

Monthly Budget Planner

Plan a month, compare actual spending and choose one next adjustment.

MONTH / YEAR

CURRENCY

1 INCOME SOURCES

Record usable take-home income and flag uncertain amounts.

2 ESSENTIAL COSTS

Housing, utilities, minimum payments and core groceries.

3 VARIABLE COSTS + BUFFER

Give discretionary costs, savings and surprises a realistic limit.

KEEP YOUR SOURCES

Add dates and factual notes. Keep original documents in a secure separate place.

MONEY / RECORD + REVIEW

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PERIOD / PROJECT	REVIEW DATE

CATEGORY	PLANNED	ACTUAL	GAP	NEXT ACTION

TOTAL PLANNED SPENDING	TOTAL ACTUAL SPENDING

RECONCILE BEFORE DECIDING

Amounts and statuses do not calculate automatically. Review estimates against confirmed facts.

MONEY / EXAMPLE + USE GUIDE

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01

START WITH REAL CASH

Do not count gross pay as net spendable income.

02

WRITE CONFIRMED AMOUNTS

Keep estimates separate from actual amounts.

03

CLOSE THE GAP

Compare planned and actual totals before reallocating money.

SAMPLE / SIMPLE MONTH

Net income: 2,500; essentials: 1,200; variable: 750; savings: 300.

Remaining unallocated: 250. This plan is not a guarantee of future income.

SCOPE + SAFETY

Keep statements securely. Never place bank login or full card numbers in a shared worksheet.