

# Monthly budget tracker

Month: \_\_\_\_\_ Fill in the plan at the start of the month and the actual figures at the end.

## Money in

| Item            | Planned         | Actual          |
|-----------------|-----------------|-----------------|
| Pay (after tax) | \$ _____        | \$ _____        |
| Other income    | \$ _____        | \$ _____        |
|                 | \$ _____        | \$ _____        |
|                 | \$ _____        | \$ _____        |
| <b>Total</b>    | <b>\$ _____</b> | <b>\$ _____</b> |

## Fixed bills

| Item                  | Planned         | Actual          |
|-----------------------|-----------------|-----------------|
| Rent or mortgage      | \$ _____        | \$ _____        |
| Utilities             | \$ _____        | \$ _____        |
| Phone                 | \$ _____        | \$ _____        |
| Internet              | \$ _____        | \$ _____        |
| Insurance             | \$ _____        | \$ _____        |
| Subscriptions         | \$ _____        | \$ _____        |
| Loan or card payments | \$ _____        | \$ _____        |
|                       | \$ _____        | \$ _____        |
| <b>Total</b>          | <b>\$ _____</b> | <b>\$ _____</b> |

## Day to day

| Item                   | Planned         | Actual          |
|------------------------|-----------------|-----------------|
| Groceries              | \$ _____        | \$ _____        |
| Eating out             | \$ _____        | \$ _____        |
| Transport and fuel     | \$ _____        | \$ _____        |
| Household and personal | \$ _____        | \$ _____        |
| Kids and pets          | \$ _____        | \$ _____        |
| Fun                    | \$ _____        | \$ _____        |
| Gifts and one-offs     | \$ _____        | \$ _____        |
|                        | \$ _____        | \$ _____        |
| <b>Total</b>           | <b>\$ _____</b> | <b>\$ _____</b> |

## Saving

| Item              | Planned         | Actual          |
|-------------------|-----------------|-----------------|
| Emergency cushion | \$ _____        | \$ _____        |
| Goal: _____       | \$ _____        | \$ _____        |
|                   | \$ _____        | \$ _____        |
| <b>Total</b>      | <b>\$ _____</b> | <b>\$ _____</b> |

## The month in one line

Money in \$ \_\_\_\_\_ minus everything out \$ \_\_\_\_\_ = left over \$ \_\_\_\_\_

**Tip:** any line where the actual is well above the plan two months running is where to look first. A Field Note on most of these lines is at [thrifttrekker.com/field-notes](http://thrifttrekker.com/field-notes).