

Personal Budget Worksheet

Month

Year

Instructions

Use this worksheet to plan your budget for the month and year listed above. Write in your details on the blank lines with the estimated amount of each category. The pre-filled items exist as examples and common items that might be useful.

Accounts

Enter the account value as of the last day of the previous month. We will define this as our “savings” that existed before the budget month began.

Account	Amount (\$)
Total of Accounts	

Funds

Assign every dollar above to a fund purpose. The total of funds should equal the total of accounts.
Think of these like “cookie jars” with money saved for this specific purpose.

Fund	Amount (\$)
Cash Flow Fund	
Emergency Fund	
House Fund	
Auto Fund	
Travel Fund	
Clothing Fund	
Taxes Fund	
Total of All Funds (should equal account total)	

Income

List all expected income sources for this month and their estimated income.

Income Source	Amount (\$)
Reimbursements	
Interest Gained	
Gifts Received	
Other	
Total of All Income	

Giving

List all expected giving for this month and their estimated amount.

Giving	Amount (\$)
Church	
Missions	
Charity	
Offerings	
Generosity	
Gifts	
Total of All Giving	

Home

List all expected Home expenses for this month and their estimated amount.

Transportation

List all expected Transportation expenses for this month and their estimated amount.

Expense	Amount (\$)
Fuel	
Auto Maintenance	
Tolls	
Parking	
Public Transportation	
RideShare	

Food

List all expected Food expenses for this month and their estimated amount.

Expense	Amount (\$)
Groceries	
Restaurants	

General

List all expected General expenses for this month and their estimated amount.

Debt (Minimum Payments)

List expected debt minimum payments required for this month and their interest rate.

Savings

Designate if you are going to add to a Savings Fund in this month.

Fund	Planned (\$)	Ending Balance (\$)	Goal Balance (\$)
Cash Flow Fund			
Emergency Fund			
House Fund			
Auto Fund			
Travel Fund			
Clothing Fund			
Taxes Fund			
Total Saved			

Debt (Extra Payments)

Designate if you are going to pay extra on a debt this month.

Summary

In a “zero-based” budget there should not be anything “left over” as every dollar is assigned for a purpose. We suggest having one “goal item” or “flex item” per month that flexes with the variability in the month. This goal item should be a Fund or a Debt.

Budget Group	Planned (\$)
Total Income	
Total Giving	
Total Spending	
Total Saved	
Extra Debt Payments	
Net	0.00

Support

If you have questions or would like to setup a time to connect with a financial coach you can do so here below.

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