Monthly Budget

MONTH ____________ YEAR __________ TAKE-HOME PAY EXPECTED __________

	DUE	PLANNED	ACTUAL
INCOME AFTER TAX			
		$	$
		$	$
		$	$
FIXED BILLS — SAME EVERY MONTH			
		$	$
		$	$
		$	$
		$	$
		$	$
VARIABLE SPENDING — CHANGES MONTH TO MONTH			
		$	$
		$	$
		$	$
		$	$
SAVINGS & EXTRA DEBT PAYMENTS			
		$	$
		$	$
		$	$

TOTAL TAKE-HOME PAY	ASSIGNED TO BILLS + SAVINGS	LEFT TO ASSIGN (PAY − ASSIGNED)
$	$	$

ZERO-BASED CHECK Keep planning until “left to assign” reaches $0 — every dollar gets a job.

NOTES ____________________

30-Day No-Spend Challenge

Pick your rules, shade each no-spend day, and watch the streak grow.

- ☐ ESSENTIALS ONLY (RENT, FOOD, BILLS)
- ☐ NO EATING OUT / TAKEAWAY
- ☐ NO ONLINE SHOPPING
- ☐ MY OWN RULE: ____________________

DAY 1	DAY 2	DAY 3	DAY 4	DAY 5	DAY 6	DAY 7	DAY 8	DAY 9	DAY 10
DAY 11	DAY 12	DAY 13	DAY 14	DAY 15	DAY 16	DAY 17	DAY 18	DAY 19	DAY 20
DAY 21	DAY 22	DAY 23	DAY 24	DAY 25	DAY 26	DAY 27	DAY 28	DAY 29	DAY 30

DAYS COMPLETED ____________ **MONEY NOT SPENT (ESTIMATE) $** ________________

SEND IT TO SAVINGS BEFORE YOU CHANGE YOUR MIND