

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 CHECKKeep 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