

Monthly Budget



Set a target amount to spend in each category keeping the recommended percentages in mind. Each week you will enter totals from your Spending Journal. At the end of the month compare how your actual spending habits compared to your goal. You can go back to your spending journal to identify areas to make changes.

	Food/Groceries	Transportation	Personal Items (clothing, DVDs)	Savings	Housing (monthly)	Utilities (phone, electric, gas, internet, etc)	Other
Monthly Goal Write your spending goal							
Spending Target (% of total budget)	10–20%	10–15%	15%	10%	25–30%	5–10%	5–10%
Week 1							
Week 2							
Week 3							
Week 4							
Week 5							
Monthly Total							
Difference between Goal and Actual							
	Grand Total Add the Monthly Totals together						
% of your budget Divide each category total by the Grand Total							