

Freedom on Less

Simple Monthly Budget Worksheet

Spend less. Grow more. Live freer.

One page. Clear numbers. Better decisions.

Month: _____

Year: _____

1. INCOME

Primary income	\$
Secondary income	\$
Side income	\$
Other income	\$
TOTAL INCOME	\$

2. ESSENTIAL BILLS

Housing / rent / mortgage	\$
Utilities	\$
Insurance	\$
Phone / internet	\$
Transportation	\$
Groceries	\$
Childcare / care costs	\$
Other essentials	\$
TOTAL ESSENTIALS	\$

3. FLEXIBLE SPENDING

Dining out	\$
Entertainment	\$
Shopping	\$
Subscriptions	\$
Personal care	\$
Fun / hobbies	\$
Other flexible spending	\$
TOTAL FLEXIBLE	\$

4. DEBT PAYMENTS

Credit cards	\$
Student loans	\$
Auto / personal loans	\$
Other debt	\$
TOTAL DEBT PAYMENTS	\$

5. SAVINGS

Emergency fund	\$
Retirement / investing	\$
Sinking funds	\$
Other savings	\$

MONTHLY SNAPSHOT

Total Income
\$ _____

Total Spending
\$ _____

Total Debt
\$ _____

Total Savings
\$ _____

Money Left
\$ _____

One thing I want to improve next month:
