

People Driven Credit Union Monthly Budget Worksheet

A simple, printable sheet to plan your month and track what actually happens.

How to use: 1) Fill in Budgeted amounts at the start of the month. 2) Track Actual spending during the month. 3) Use +/- to see where you w

Name: _____ Month: _____ Year: _____

Source	Budgeted	Actual	+/-
Paycheck 1			
Paycheck 2			
Other income			
Other income			
TOTAL INCOME			

Category	Budgeted	Actual	+/-
Rent / Mortgage			
Utilities (electric, gas, water)			
Phone / Internet			
Insurance (auto, home, health)			
Car payment			
Student loan / personal loan			
Childcare / tuition			
Subscriptions / memberships			
Savings transfer (automatic)			
Other fixed expense			
TOTAL FIXED EXPENSES			

Category	Budgeted	Actual	+/-
Groceries			
Dining out / coffee			
Gas / transit			
Household supplies			
Personal care			
Medical / pharmacy			
Entertainment			
Clothing			
Pets			
Gifts / giving			
Other variable expense			
TOTAL VARIABLE EXPENSES			

Monthly Summary	
TOTAL INCOME: _____	TOTAL EXPENSES: _____
NET (Income - Expenses): _____	

☐ If NET is negative, adjust categories or add income before next month.

People Driven Credit Union Budget Details & Planning

Use this page for savings goals, debt payoff, and due dates.

Helpful tip: Treat savings like a bill. Pay it first (even if it's a small amount).

Goal	Budgeted	Actual	+/-
Emergency fund			
Retirement (IRA / 401k)			
Holiday / gift fund			
Car repair fund			
Home repair fund			
Vacation / travel			
Education			
Other goal			
TOTAL SAVINGS			

Debt	Budgeted	Actual	+/-
Credit cards (extra payment)			
Auto loan (extra payment)			
Student loans (extra payment)			
Personal loan (extra payment)			
Other debt (extra payment)			
TOTAL EXTRA DEBT PAYMENTS			

Bill	Due Date	Amount

Notes / Wins / What to Change Next Month