

THIS
BUDGET

Binder

BELONGS TO



MONTHLY Expenses

FOR THE MONTH OF _____

Fixed Expenses

TOTAL	

TOTAL
income

FINANCIAL
goals

Variable Expenses

TOTAL	

TOTAL
savings

TOTAL
remainder

SPENDING Tracker

FOR THE MONTH OF _____

FOOD

housing

savings

BILLS

SUBSCRIPTIONS

miscellaneous

TRAVEL/GAS

loans/debt payoff

OTHER

MONTHLY *Review*

FOR THE MONTH OF _____

Goals Achieved



LESSONS
learned

What can I do better next month?

EXTRA
notes

HOW TO USE THIS BUDGET BINDER

To use this budget binder, you must be committed and dedicated.

Firstly, write out all of your **fixed and variable expenses** in the spaces provided. If you notice that your monthly expenses exceed your monthly income, you should analyse your categories and try to find ways to reduce your expenditure and also try to find ways to make more money (increase your income).

Your **Spending Tracker** is used to ensure that you don't go over budget in any of your categories. E.g. If your Food budget is \$300 per month, write this figure at the top of this box. Then every dollar spent in groceries or takeout should be written in this box. Keep adding each total as you go along. I also write dates for additional info.

Once you stay within budget for EACH category, you will find that it's pretty simple to control your spending for the entire month. Use the 'Other' box to include any other expenses that you have and personalize to suit your budget.

Use the **Monthly Review** section to check which goals were achieved and commit to actions which will help you do even better the following month.