Personal budget Worksheet

Tracking how much money you bring in and how much you spend is key to achieving financial stability. You can do this with a notebook, a spreadsheet or an app. Pick whichever method works best for you and your lifestyle.

Fixed expenses Jul Oct Aug Sept Nov Dec ın

	Jan	Feb	Mar	Apr	May	Jui
Ex. rent, mortgage, savings, utilities						





These templates were provided by Michelle Williams from Bank of America's Better Money Habits initiative

Variable expenses

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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Ex. Gifts, travel, personal care, etc												

Income												
	Jan	Feb	Mar	Apr	Мау	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Ex. Wages, Tips, self employment												

Expenses

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Fixed												
Variable												
Total												



Balance												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Income total												
- Expense total												
Total												

