

Family Budget & Savings Worksheet

A private monthly overview. Progress can be small, honest and still worth making.

MONTH _____

ONE PRIORITY _____

MONTHLY INCOME	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

FIXED BILLS	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

FLEXIBLE SPENDING PLAN	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

IRREGULAR / UPCOMING	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

MONTHLY SNAPSHOT

Income: \$ _____ Planned spending: \$ _____ Left to assign: \$ _____

This worksheet is general financial education, not financial, tax or legal advice. Keep completed copies private; they contain sensitive household information.

Debt, Savings & the Next Small Step

You do not have to fix the whole future this month. Give the next dollar a clear job.

ONE SAVINGS GOAL

What is it for? _____

Current amount _____

This month's step _____

DEBT OVERVIEW

NAME	BALANCE	MINIMUM	RATE	EXTRA
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

TEN-MINUTE WEEKLY CHECK-IN

What changed this week? _____

Which bill or decision needs attention next? _____

What can wait without creating harm? _____

One money conversation we need to have: _____

FLEXIBLE-WORK SCAM CHECK

Pause if someone asks you to pay to apply, buy gift cards, deposit a check and send money back, move immediately to encrypted chat, or accept guaranteed income with no verifiable employer. Confirm opportunities on the employer's official website.