

Monthly Budget Worksheet

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"For which of you, desiring to build a tower, does not first sit down and count the cost?" — Luke 14:28 (ESV)

Name: _____

Month: _____

Builder Type: _____

BUCKET 1 — INCOME

Category	Budgeted	Actual	Difference
Primary Income (Take-home)	\$	\$	\$
Secondary Income / Side Income	\$	\$	\$
Other Income	\$	\$	\$
TOTAL INCOME	\$	\$	\$

BUCKET 2 — GIVE FIRST (GENEROSITY)

Category	Budgeted	Actual	Difference
Tithe / Church Giving	\$	\$	\$
My Generosity Number (other giving)	\$	\$	\$
TOTAL GIVING	\$	\$	\$

BUCKET 3 — SAVE SECOND

Category	Budgeted	Actual	Difference
Emergency Fund (immediate needs)	\$	\$	\$
Short-Term Savings (future goals)	\$	\$	\$
Long-Term / Retirement (security)	\$	\$	\$
TOTAL SAVINGS	\$	\$	\$

BUCKET 4 — SPEND WISELY (FIXED EXPENSES)

Category	Budgeted	Actual	Difference
Housing (rent/mortgage)	\$	\$	\$
Utilities (electric, water, gas)	\$	\$	\$

Internet / Phone	\$	\$	\$
Transportation (car payment/insurance)	\$	\$	\$
Insurance (health, life)	\$	\$	\$
Debt Minimum Payments	\$	\$	\$
TOTAL FIXED	\$	\$	\$

BUCKET 4 — SPEND WISELY (VARIABLE EXPENSES)

Category	Budgeted	Actual	Difference
Groceries	\$	\$	\$
Dining Out / Entertainment	\$	\$	\$
Clothing / Personal Care	\$	\$	\$
Kids / School Expenses	\$	\$	\$
Subscriptions	\$	\$	\$
Miscellaneous	\$	\$	\$
TOTAL VARIABLE	\$	\$	\$

MONTHLY SUMMARY

Category	Amount
Total Income	\$
Total Giving	\$
Total Savings	\$
Total Expenses	\$
REMAINING BALANCE	\$

REFLECTION — What did this month's budget reveal about what you truly treasure?
