

One-Page Budget

Month _____

Fill in what you expect at the start of the month. Come back at the end and fill in what really happened.

1. MONEY COMING IN

Source	Planned	Actual
Paycheck		
Paycheck		
Other		
Total in (A)		

2. BILLS THAT MUST BE PAID

Bill	Planned	Actual
Rent or mortgage		
Electricity, gas, water		
Phone and internet		
Insurance		
Car payment or transit		
Minimum debt payments		
Childcare		
Total bills (B)		

3. EVERYDAY SPENDING

Category	Planned	Actual
Groceries		
Gas or fares		
Eating out		
Household and personal		
Kids and pets		
Fun and subscriptions		
Total spending (C)		

4. SAVINGS AND EXTRA DEBT PAYMENTS

Goal	Planned	Actual
Emergency fund		
Extra debt payment		
Total saved (D)		

5. WHAT IS LEFT

	Planned	Actual
Money in (A) minus bills (B), spending (C) and savings (D)		

Zero is the goal: every dollar has a job. Below zero? Trim section 3 first. Above zero? Add it to section 4.

How to use your budget

FIVE STEPS, ABOUT 20 MINUTES

- **Money in.** Write what you expect to be paid this month, after tax. If your income changes a lot, use your lowest normal month.
- **Bills.** List what must be paid no matter what. Check your bank statement so nothing is missed.
- **Everyday spending.** Give each category a number. Last month's statement is the best guide.
- **Savings and debt.** Even a small amount counts. Pay yourself on payday, not with what is left at the end.
- **What is left.** Work it out. Adjust sections 3 and 4 until it reaches zero.

A SIMPLE CHECK: 50 / 30 / 20

One common starting point is about half of your take-home pay for needs, about 30% for wants and about 20% for savings and extra debt payments.

It is a rough guide, not a rule. If rent takes more than half where you live, that is normal for many people: the point is to see where your money goes.

MY NUMBERS

Share	Guide	Mine
Needs (section 2 + groceries)	about 50%	
Wants (rest of section 3)	about 30%	
Savings and debt (section 4)	about 20%	

Your share = the amount divided by Total in (A), times 100.

ONE THING TO CHANGE NEXT MONTH

WANT IT TO DO THE MATH FOR YOU?

This free page is from Kitson Workshop. The **Budget & Debt Payoff Planner** spreadsheet adds everything up for you, shows your debt-free date and compares the snowball and avalanche payoff methods.

See it at kitson-workshop.pages.dev. If this page helped and you would like to say thanks, there is a tip jar there too. Thank you!