INCOME	BUDGET	ACTUAL
Total Income	\$	\$

Bill	Due Date	Budget	Actual
Sub Total (1)			
Sub Total (1) Leftover (a)			

Envelopes	Budget	Actual
Leftover (a)		
SubTotal (2)		
Leftover (b)		



Sinking Fund	Budget	Actual
Leftover (b)		
Sub Total (3)		
Leftover ©		

Xtra Savings	Budget	Actual
Leftover (c)		
SubTotal (4)		
Leftover (d)		

Extra Debt	Budget	Actual
Leftover (d)		
SubTotal (5)		
Leftover		

Total Budget	Budget	Actual
Total Bills		
Total Envelops		
Total SFunds		
Total Savings		
Total Xtra Debt		
Minus Income		
SubTotal		
Leftover		

Instructions

BILLS: All the fixed expenses including debt minimum balances

ENVELOPS: Variable spending such as Grocery, gas money dining out,

spending

SINKING FUNDS: Yearly savings goals such as Christmas, vacations, birthdays,

holidays back to school, car insurance, house insurance

XTRA DEBT If you have debt (credit cards, non-mortgage loans) throw your

extras here

XTRA SAVINGS If this is your focus, record extras money here

TOTALS Input the totals for each section and subtrack from income