

# Monthly Budget Worksheet

Month \_\_\_\_\_

Year \_\_\_\_\_

Essentials first, minimums second, extra toward debt last.

## 1 Income this month

| Source | Amount |
|--------|--------|
|--------|--------|

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Total income: \$ \_\_\_\_\_

My baseline: \$ \_\_\_\_\_

Baseline = a low month you can count on.

## 2 Essentials

Housing

Utilities

Food

Transportation

Insurance

Medicine

Phone and Internet

Childcare

Other essentials

Total essentials

## 3 Debt payments

| Card or debt | Minimum | Extra | Total paid | Paid on |
|--------------|---------|-------|------------|---------|
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# My Month at a Glance

Fill in each line in order. Stop when the money runs out.

Month \_\_\_\_\_

## 4 The order

1. Income this month

2. Minus essentials

3. Minus minimum payments

4. Left over

5. To my buffer

6. Extra to my target debt

7. Everything else

## 5 My rules

**Good month (above baseline)**

Buffer gets: \_\_\_\_\_

Debt gets: \_\_\_\_\_

I keep: \_\_\_\_\_

**Lean month (below baseline)**

- ☐ Essentials and minimums only
- ☐ Use the buffer to fill the gap
- ☐ Call my card issuer before a due date if I can't pay

Buffer goal: \$ \_\_\_\_\_ Buffer now: \$ \_\_\_\_\_

What I will do differently next month: \_\_\_\_\_

### A Practical Plan for Paying Off Credit Card Debt

A step-by-step guide to high-interest balances, choosing a payoff strategy, and building money habits that last. By Laith Sad. On Amazon: [amazon.com/dp/BOHMRL5W26](https://amazon.com/dp/BOHMRL5W26)



The book



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