Budget by Paycheck Worksheet

| Income |  |
| :---: | :---: |
| After-tax income/wages |  |
| Other Sources |  |
| Total |  |


| Top 3 Financial Goals |  |
| :--- | :--- |
| 1. |  |
| 2. |  |
| 3. |  |


| Debt Payments | Budgeted | Actual | Income Left |
| :---: | :---: | :---: | :---: |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| Savings | Budgeted | Actual | Income Left |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| Necessities | Budgeted | Actual | Income Left |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| Non-Necessities | Budgeted | Actual | Income Left |
|  |  |  |  |
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|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |


| Budget Review | Amount |
| :---: | :---: |
| Starting Balance |  |
| Total Income |  |
| Total Necessary Expenses |  |
| Total Non-Necessary Expenses |  |
| Total Debt Payments |  |
| Total Savings |  |
| Ending Balance |  |



Each section represents $5 \%$, color in the sections to indicate the $\%$ of your income going to necessities, nonnecessities, debt, and savings. You should aim to spend $50-60 \%$ of your income on necessities, $20-30 \%$ on non-necessities, and $20 \%$ or more on savings and investments.

> Did I meet my financial goals this month? If not, why?

Did I spend more than $50-60 \%$ of my income on necessities? If so, where can I adjust?

Did I spend more than $20-30 \%$ of my income on non-necessities? If so, where can I adjust?
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