



Monthly Budget Check

Use this worksheet to track how much money comes in each month and how it flows out. Break down your spending. Spot leaks. Make smarter moves..

Monthly income (after taxes)

Amount

This is the money you receive every month from an employer or a side hustle .

Job

Additional income

Monthly income (after taxes) total

Monthly bills

Expenses you are committed to pay every month no matter the situation.

Housing

Installment payments

Insurance

Communication

Utilities

Memberships

Subscriptions

Credit card payments

Car payments

Loans

Miscellaneous

Monthly bills total

Get more tools at www.momeymovez.org

Savings goals

Amount

Saving builds your safety net, prepares you for upcoming expenses, and keeps you from going backward when life hits.

Safety net

Purchase or event

Long-term savings/investments

Miscellaneous

Monthly savings goals total

Variable expenses

These expenses can change from month to month. If they fluctuate, use an average based on the last few months to keep your budget realistic.

Food/dining

Entertainment

Shopping

Health & wellness

Transportation

Miscellaneous

Monthly **variable** expenses total

Monthly budget summary

Income after taxes

- Monthly bills
- Savings goals
- Flexible expenses

Budget result =

We calculated your budget by subtracting your expenses and savings goal from your monthly income.

Money Movez Budget Results

\$0 Balance

You're on point. Your money is moving exactly how you planned—spending and saving are in sync.

Negative Balance

You're leaking money. You're spending or saving more than you earn. Check your flexible expenses and tighten up without touching your savings goals.

Positive Balance

You've got extra money at the end of the month. Smart move: use it to crush debt faster or level up your savings goals.