

The Real Budget Worksheet

A structured, fill-in-the-blanks worksheet to help you calculate your true income, fixed expenses, variable essentials, and remaining spendable money. Use this as a practical companion to your full budgeting breakdown.

1. True Monthly Income

Write down only the money that actually reaches your bank account.

- Paycheck 1 (net): _____
- Paycheck 2 (net): _____
- Additional income (consistent): _____

Total True Monthly Income: _____

2. Fixed Monthly Expenses

List all non-negotiable bills that occur every month.

Expense	Amount
Rent/Mortgage	_____
Car Payment	_____
Insurance	_____
Phone	_____
Internet	_____
Subscriptions	_____
Childcare	_____
Minimum Debt Payments	_____

Other Fixed Costs	
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Total Fixed Expenses: _____

3. Variable Essentials

These are needs that fluctuate but must be covered.

Category	Amount
Groceries	
Gas/Transportation	
Household Items	
Medication/Health	
Pet Supplies	
School/Work Costs	

Total Variable Essentials: _____

4. Calculate What's Left

True Income: _____

Minus Fixed Expenses: _____

Minus Variable Essentials: _____

Remaining Spendable Income: _____

5. Non-Essential Spending (Last 30 Days)

List spending that wasn't required for survival.

Category	Amount
Takeout	
Coffee	
Entertainment	
Impulse Buys	
Convenience Spending	
Social Spending	

Total Non-Essentials: _____

6. Assign Your Remaining Money a Job

Decide where your leftover money should go.

Category	Amount
Groceries Buffer	
Car Repair Fund	
Medical Fund	
Gifts/Holidays Fund	
Debt Payoff	
Non-Essentials	

Total Assigned: _____

7. Monthly Reflection

Use these prompts to understand your patterns.

- What spending felt worth it? _____
- What spending drained me? _____
- What surprised me? _____
- What can I adjust next month? _____

8. Notes & Adjustments

Space for anything else you want to track.

This worksheet is designed to help you build a budget based on your real life, not unrealistic expectations. Fill it out monthly to stay grounded and aware.