

Budget *Boss Moves*TM

MONTHLY BUDGET PLANNER

Plan it. Assign it. Own it.



Plan Your
Income



Cover Your
Bills



Build Savings
& Reach Goals



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Your Money. Your Plan. Your Power.TM

MONTHLY BUDGET PLANNER

Plan it. Assign it. Own it.

Use this planner to organize the money you actually have available, plan for expected income, cover essential bills and everyday spending, build savings, make intentional debt payments, and give every available dollar a job.

HOW TO USE THIS PLANNER

Start with money already available to you. Then list income you reasonably expect to receive during the month. As income actually arrives, update your available money and assign it to the jobs that matter most. This keeps the planner consistent with Budget Boss Moves 101: do not spend money on paper before you actually have it.

Month	_____	Name	_____
Pay schedule	Weekly / Biweekly / Semi-monthly / Monthly	Budget method	Budget Boss Moves™ Zero-Based Approach

1. Know What Is Coming In

Budget Boss Tip: Use take-home income. If your income changes, use a conservative estimate rather than budgeting money you are not sure you will receive. Treat expected income as a forecast until it actually arrives.

Income Source	Expected / Planned	Actually Received
Paycheck #1	\$ _____	\$ _____
Paycheck #2	\$ _____	\$ _____
Side income / tips	\$ _____	\$ _____
Other income	\$ _____	\$ _____
Total Income	\$ _____	\$ _____

AVAILABLE MONEY TO ASSIGN

Beginning money already available \$ _____ + Income actually received \$ _____ = Total available \$ _____

2. Cover Your Fixed Bills

Budget Boss Tip: Start with bills that are normally the same amount or have a set due date. Seeing the due date beside the amount helps you match bills to the money that is actually available.

Bill	Due Date	Planned	Actual
Rent / Mortgage	___ / ___	\$ _____	\$ _____
Car payment	___ / ___	\$ _____	\$ _____
Insurance	___ / ___	\$ _____	\$ _____
Phone / Internet	___ / ___	\$ _____	\$ _____
Subscriptions / memberships	___ / ___	\$ _____	\$ _____
Other fixed bill	___ / ___	\$ _____	\$ _____
Total Fixed Bills		\$ _____	\$ _____

3. Plan for Variable Spending

Budget Boss Tip: These amounts change. Give yourself realistic limits you can actually live with - not numbers that look good on paper but fail in real life.

Category	Planned	Actual
Groceries	\$ _____	\$ _____
Gas / transportation	\$ _____	\$ _____
Dining out	\$ _____	\$ _____
Household / personal care	\$ _____	\$ _____
Kids / pets	\$ _____	\$ _____
Fun / entertainment	\$ _____	\$ _____
Other variable	\$ _____	\$ _____
Total Variable Spending	\$ _____	\$ _____

4. Pay Yourself on Purpose

Budget Boss Tip: Savings is not what is left over by accident. Even a small planned amount builds the habit and creates momentum.

Savings Goal	Planned	Actual
Emergency fund	\$ _____	\$ _____
Sinking fund - car, holidays, travel, etc.	\$ _____	\$ _____
Retirement / investing	\$ _____	\$ _____
Other savings goal	\$ _____	\$ _____
Total Savings	\$ _____	\$ _____

5. Make a Debt Move

Budget Boss Tip: List required minimums first. Then decide whether your available money can support an extra payment toward one priority debt.

Debt	Minimum	Extra	Actual Paid
Credit card	\$ _____	\$ _____	\$ _____
Student loan	\$ _____	\$ _____	\$ _____
Car loan	\$ _____	\$ _____	\$ _____
Other debt	\$ _____	\$ _____	\$ _____
Total Debt Payments	\$ _____	\$ _____	\$ _____

BUDGET BOSS REMINDER

A payment fitting into your month does not automatically mean the debt fits your financial goals. Look at the full obligation, not only the minimum.

6. Give Every Dollar a Job

Budget Boss Tip: Compare the money actually available with everything you planned. If planned assignments are higher, adjust before spending. If money is left unassigned, give it an intentional job.

Monthly Summary	Amount
Beginning money already available	\$ _____
Income actually received	\$ _____
Total Available	\$ _____
Total Fixed Bills	\$ _____
Total Variable Spending	\$ _____
Total Savings	\$ _____
Total Debt Payments - Minimum + Extra	\$ _____
Total Planned / Assigned	\$ _____
Difference - Available minus Assigned	\$ _____

BOSS MOVE

Aim for a Difference of \$0. That does not mean spend everything. Savings, investing, sinking funds, and extra debt payments are jobs too. The goal is to decide where every available dollar belongs.

7. Notes & Adjustments

Budget Boss Tip: Write down what changed this month - price increases, schedule changes, upcoming events, cancellations, or anything you want to handle differently next month.

Notes / Adjustments

MONTH-END BUDGET BOSS CHECK-IN

Your budget is a plan, not a punishment. Use what actually happened this month to make next month's plan stronger.

Reflection	Your Notes
What went better than expected?	
Where did I overspend or underestimate?	
What bill or expense surprised me?	
What did I save or pay down?	
What is one change I will make next month?	

MY NEXT BUDGET BOSS MOVE

One money decision I will make differently next month:

NEXT MONTH STARTER

Before the next month begins, carry forward what you learned. Update recurring bills, adjust unrealistic categories, and protect any buffer you built instead of automatically treating it as extra spending money.

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