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HOME & PLANNING

monthly budget bridge

Bring weekly totals into one monthly view.

MONTH / YEAR ______________________

From each week, enter income and group outgoings as bills, variable or savings.
Count each outflow once. Net = income - bills - variable - savings.

Week	Income	Fixed bills	Variable	Savings	Net
1					
2					
3					
4					
5					
TOTAL					

What changed this month?

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sinking funds + goals

Break out planned savings by goal; do not count them twice.

MONTH / YEAR ______________________

Use one row per goal or expected future cost.

Goal / fund	Target	Starting	Add this month	Balance

NEXT CONTRIBUTION

Which fund needs attention next?

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irregular expenses

Give occasional costs a date and a plan.

MONTH / YEAR ______________________

Keep a separate line for each upcoming expense.

Expense	Expected	Estimate	Saved so far	Plan

NEXT STEP

What needs to be booked, bought or saved for?