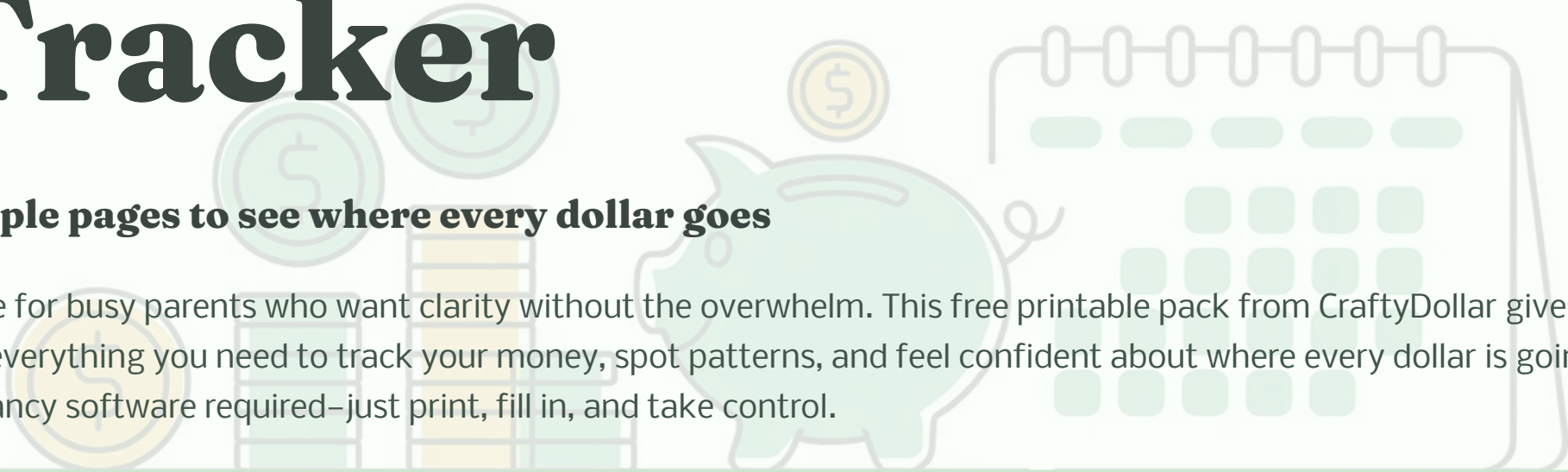


Monthly Budget Tracker



Simple pages to see where every dollar goes

Made for busy parents who want clarity without the overwhelm. This free printable pack from CraftyDollar gives you everything you need to track your money, spot patterns, and feel confident about where every dollar is going. No fancy software required—just print, fill in, and take control.

 [CraftyDollar Free Download](#) - Money made simple for busy families

Monthly Overview – Your Money at a Glance



This is your command center for the month. Fill it in on day one, then check back weekly to update your actual numbers. Seeing everything on one page helps you spot where you're winning and where you need to adjust. It takes just 10 minutes to set up, but it'll save you hours of stress.

Month & Goals

Write down your month and your top 3 money goals. Keep them simple and specific, like "Save \$200 for vacation" or "Reduce takeout spending."

Income Tracking

List every income source with expected and actual amounts. The difference column shows if you're on track or need to adjust your plans.

Fixed Bills

Your recurring bills go here with due dates and checkboxes. Never miss a payment again when it's all written down in one spot.

Income Sources	Expected	Actual	Difference
Primary Job	\$_____	\$_____	\$_____
Side Hustle	\$_____	\$_____	\$_____
Other	\$_____	\$_____	\$_____

Pro tip: Check in once a week and update your actual numbers. It only takes 5 minutes, but it keeps you from getting surprised at month-end.

Variable Spending – The Categories That Change

Variable expenses are the ones that shift month to month—groceries, gas, kids' activities, and those little extras. These are also where you have the most control. Track them carefully and you'll discover exactly where your money is really going. Most families are shocked to learn they spend way more (or way less!) than they thought in certain categories.

Groceries

Budget: \$_____

Actual: \$_____

Notes: _____

Gas & Transport

Budget: \$_____

Actual: \$_____

Notes: _____

Kids & Activities

Budget: \$_____

Actual: \$_____

Notes: _____

Other Spending

Budget: \$_____

Actual: \$_____

Notes: _____

The notes section is gold. Write down what worked, what didn't, and what surprised you. These little insights add up to big changes over time.

Weekly Spending Snapshot

Breaking your month into weeks makes budgeting feel less overwhelming. Instead of tracking 30 days at once, you're just focusing on 7. At the end of each week, quickly scan your bank app or receipts and jot down your spending. Then note your biggest win or lesson—it could be "Packed lunches all week!" or "Oops, too much takeout on Friday."



1

Week 1

Starting Balance: \$_____

Total Spent: \$_____

Biggest Win or Lesson:

2

Week 2

Starting Balance: \$_____

Total Spent: \$_____

Biggest Win or Lesson:

3

Week 3

Starting Balance: \$_____

Total Spent: \$_____

Biggest Win or Lesson:

4

Week 4

Starting Balance: \$_____

Total Spent: \$_____

Biggest Win or Lesson:



Quick Tip: Keep this page on your fridge or desk where you'll see it. The easier it is to access, the more likely you'll actually use it.

Bills & Subscriptions Checklist

Nothing stings like a late fee on a bill you forgot about. This page keeps all your monthly bills and subscriptions in one place. The auto-pay column helps you see what's automated (and safe to forget about) versus what needs your attention. And those 12 tiny checkboxes? One for each month. Check them off as you pay, and you'll never wonder "Did I already pay that?"

Bill Name	Due Date	Amount	Auto-Pay?	Jan-Dec Checkboxes
Rent/Mortgage	----	\$-----	☐ Yes ☐ No	☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Electric	----	\$-----	☐ Yes ☐ No	☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Internet	----	\$-----	☐ Yes ☐ No	☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Insurance	----	\$-----	☐ Yes ☐ No	☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐



Subscription Review

List every subscription: streaming, apps, memberships. Then decide: Keep or Cancel? Once a quarter, cancel at least one thing you don't actually use.

Sinking Funds & Savings Goals



Sinking funds are like mini savings accounts for specific goals—holiday gifts, car repairs, summer camp, or that family vacation. Instead of being blindsided by a \$500 expense, you've been setting aside a little each month. This page helps you track multiple goals at once. Color in the progress bars with each deposit to visually see your momentum building.

1

Emergency Fund

Goal Amount: \$_____

Target Date: _____

Current Balance: \$_____

Progress: [_____]

2

Holiday & Gifts

Goal Amount: \$_____

Target Date: _____

Current Balance: \$_____

Progress: [_____]

3

Car Repairs

Goal Amount: \$_____

Target Date: _____

Current Balance: \$_____

Progress: [_____]

4

Family Vacation

Goal Amount: \$_____

Target Date: _____

Current Balance: \$_____

Progress: [_____]

Remember: Even \$25 per paycheck adds up. The key is consistency, not perfection. Color in those progress bars each payday and watch your savings grow!

Debt Paydown Tracker

If you're working to pay off debt, this tracker keeps you motivated. List each debt with its starting balance, minimum payment, and interest rate. The snowball chart below lets you write in your remaining balance each month—watching those numbers shrink is incredibly satisfying. Every extra dollar you throw at debt speeds up your freedom date. You're making progress, and this page proves it.

Debt Name	Starting Balance	Minimum Payment	Goal Payment	Interest Rate
Credit Card 1	\$_____	\$_____	\$_____	_____%
Credit Card 2	\$_____	\$_____	\$_____	_____%
Car Loan	\$_____	\$_____	\$_____	_____%
Student Loan	\$_____	\$_____	\$_____	_____%

1

Month 1 Balance: \$_____

2

Month 2 Balance: \$_____

3

Month 3 Balance: \$_____

4

Month 4 Balance: \$_____

5

Month 5 Balance: \$_____

6

Month 6 Balance: \$_____



Motivation Boost: Every extra \$10 you throw at debt speeds up your freedom date. You've got this!

Money Notes & Monthly Wins

Notes, Ideas & Reminders

Use this space for anything money-related that pops into your head during the month:

- Ideas for cutting costs
- Reminders to cancel subscriptions
- Goals for next month
- Questions to research
- Wins worth celebrating



Biggest Money Wins This Month

1. _____
2. _____
3. _____

What I'll Do Differently Next Month

1. _____
2. _____
3. _____

Reflection is where the magic happens. Taking just 5 minutes at month-end to write down what worked (and what didn't) helps you learn from your patterns and make better choices going forward.

Your Budget Success Toolkit

Congratulations! You now have a complete monthly budget system. But having the tools is just the beginning—using them consistently is where the real transformation happens. Here's how to make this tracker work for you without adding stress to your already busy life.



Pick Your Check-In Day

Choose one day each week (Sunday evenings work great for many families) to update your numbers. Set a phone reminder so it becomes automatic.



Make It Enjoyable

Pour your favorite drink, put on some music, and make this your 15-minute money date. When it's pleasant, you'll actually do it.



Focus on Progress, Not Perfection

Missed a week? No problem. Just pick up where you left off. Every small step forward counts, and consistency beats perfection every time.

The families who see the biggest improvements aren't the ones who track every penny perfectly. They're the ones who show up consistently, learn from their patterns, and adjust their habits little by little.

Download, Print & Start Today



You're just one decision away from taking control of your family's finances. Download this free printable pack from CraftyDollar, print the pages you need, and start tracking this month. Remember: clarity comes from action, not from having the perfect system. Your future self will thank you for starting today.



Print What You Need

Print all pages or just the ones that fit your situation. Use a binder or folder to keep everything organized.



Fill It In

Grab a pen (or use a tablet) and start with the Monthly Overview page. It only takes 10 minutes to set up.



Watch Your Progress

Check in weekly, celebrate your wins, and adjust as needed. Small consistent actions create big results over time.

Ready to simplify your family's finances? Visit CraftyDollar.com for more free resources, budgeting tips, and printables designed specifically for busy parents who want money clarity without the overwhelm.

 CraftyDollar.com - Money made simple for busy parents. Because you deserve financial peace of mind.