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Printable monthly budget planner template

This article may contain links from our partners. Learn how we make money for more info. Want to earn free gift cards from your favorite stores? Sign up for Swagbucks now and take advantage of your FREE \$5 sign up bonus! Do you want to take control of your finances? Using a budget template is one of the easiest ways to better manage your money. According to Forbes, more than 78% of employees live salary-to-pay without a plan for their money. That number is frightening because having financial problems is one of the main causes of divorce. It's time to take back control of your money this month and start telling them what to do instead of wondering where it's gone. What is a budget template? A budget template helps you accurately track your monthly earnings relative to your monthly expenses. Using a budget template you can easily manage your money and know exactly where your money is going each month. Monthly budget templates can be electronic or printable where you use paper and pencil. How does a budget template work? A budget template is a quick and easy way to budget your money. First, start writing down your total take-home income. Then pick up all your monthly bills and write down where you spend your money. Just take your income minus your expenses to quickly see where your money goes each month. Before you start using these monthly budget templates, you need to know why it's so important to have a budget. You learn all the budgeting tips and tricks you want, but most important to start a simple monthly budget. To live the stress-free financial life you want, you need to have a budget! FREE Printable Monthly Budget Templates1. FREE simple monthly budget template from The Savvy CoupleWe have created this simple monthly budget template to help you get started with budgeting. Make this printable budget sheet work for you by adapting it to your individual budget needs. Add your income to the top, fixed charges, variable costs, debt and savings and view the budget template to automatically calculate your monthly cash flow at the bottom. If you're sick of living paycheck to pay grab our whole easy to use Budgeting Binder here!2. Frugal FanaticFrugal Fanatic's monthly Budget Printable Template aims to get you a better understanding of your finances using their empty printable budget template. I love this template because it is very easy to follow. This printable budget sheet also allows for some expenses that I might have looked over from my own budget. Frugal Fanatic has a monthly expense category called Household Maintenance. We have a lot of items that we put in our other category that would fit nicely in category.3. Similar Dave Ramsey Budget Envelope System from Thrifty Mother eh! If you follow Dave Ramsey and his envelope system, this printable is for you! This Dave Ramsey budget sheet has a beautiful color scheme. I don't know about you, but it makes budgeting. Budgeting. more fun and relaxing! Check out Elizabeth's labels and envelope designs.4. Printable monthly budget from Lightroom PresetsI love this printable budget template from Lightroom Presets. It is super nice and very efficient to use. You adjust your savings goals and also use it to pay off your debt. On their budget template, they even put a check box next to each of your monthly expenses to track what is paid and what needs to be paid. This is a perfect budget worksheet to keep you organized and in control of your money. 5. Family Budget Worksheet from A Mom's TakeBright, colorful and clean family budget worksheet. This printable budget sheet not only has your monthly expenses, it also has a great deal for long-term planning and investment. A lot of budget-disposable value has been forgotten in this aspect of the budget, but it is crucial to plan for the future and the pension. If you download one and it doesn't work for you, come back and try another one next month. Budget worksheet printables will help you to track your spending and get your finances under control! Best digital budget templates and spreadsheetsMay you are not a pencil and paper type person and you want to be able to budget your money using an online budget site. There are both free and paid websites to help you budget your money. These websites you look at your finances from month to month and then annual results if you continue using the software. 6. Free monthly budget template - Mint (FREE) Kelan and I use Mint and Personal Capital to budget our money. We have been with Mint since March 2013. Imagine all the data we can go back and track over the years to really fine-tune our budget every month. Mint has just updated their software and the new interface is so user-friendly. Another great thing I like about Mint is the app I downloaded on my phone. I am able to easily check before I walk into the supermarket how much is left for the month for groceries. 7. Simple Budget Planner – Personal Capital (FREE) Personal Capital is another great free online budgeting tool to use to track your monthly and annual finances. We also use Personal Capital for a long time, but mainly for cash flow, investments, retirement, and net worth. Our favorite feature is the ability to project our potential retirement account, depending on the various factors we put into it. Pursuing financial independence and being able to retire when and how we want is a goal of ours.8 Cash Budgeting System - Mvelopes (\$4/month) If you like the concept of Dave Ramsey's budget envelope system, then this is the online budget tool for you! I love how you open different envelopes to check how much you have funded and spent. A digital view of the classic envelope system. 9. Dave Ramsey's Monthly Budget App – Every dollar (FREE) Every dollar has the most monthly budget template look at a printable. The feeling is very clean and organized. A crucial aspect of managing your money; money; Organization! With the mobile app, you can also maintain that organization on the go with your mobile device.10. You have a Budget App - YNAB (\$6.99/month) Fully worth the \$6.99 per month to take control of your finances at YNAB. You break your finances over the span of several months, as shown above, to see how much of your money is spent. I love the circle chart and the break down in percentages. It really shows you what you are working on lowering your monthly budget. BONUS: Free Microsoft Office Budget Templates and SpreadsheetsIf you want to go old school and use Microsoft Excel to budget your money then no further! Microsoft has a variety of options to meet all your budgeting needs. From personal family budgets, monthly budget templates, holiday budget templates, budget calculators, and even wedding budget trackers, they have plenty of free options to use. Whether you're using one of the free printable budget templates or an online personal budget form, you won't go wrong. You're budgeting! That's all that matters, because you took a first step to managing your money. If you are looking for support on budgeting, saving money, and starting a side hustle we invite you to join our private Facebook group! What is your biggest challenge when it comes to budgeting? Disclosure: This site contains affiliate links & commission can be earned from purchases. As an Amazon Associate, I earn from qualifying purchases. Need help organizing your finances? You can easily organize your finances ins with a monthly budget planner that will download and print you for free. The handy editable planner helps you to get a better understanding of your finances. Having a budget planner will make tracking your income and expenses much easier and can help you work out how much you can afford to cut back and how much you realistically put away as savings each month. Monthly Budget PlannerFree budget printables may be the first step to finally getting your finances right, if you're trying to get yourself out of debt then you should spend time creating a realistic budget and a budget planner is the perfect tool. The planner allows you to see everything written down in black and white which many people don't and definitely should do. Monthly Budget Planner Categories Utilities Home Spending Financial Other Expenses There is also plenty of room for other expenses that we may not have added to the planner. How to get your free monthly Budget PlannerWell, that's the easy part! Click here and you can print the PDF in the click of a button. Balance Your budget After completing your planner, you find that you spend too much on nights out or groceries. Use the planner to map out all the major expenses, see where you cut back Try to use money for the rest and allow yourself only a fixed amount of pocket money per week. Use our annual savings goal template to help you get a budget cost - again you print it out for free! you found the free monthly budget planner useful, let us know in the comments below... Below...