My Monthly Budget Sheet



The Rules To This Sheet

- Identify Your Income: Write down all sources of income—allowance, part-time gigs like pet-sitting, or gift money.
- Record Your Expenses:
 Categorize where you
 spend money. You might
 list entertainment, clothes,
 school needs, or even a
 small subscription fee.
- Calculate the Difference:
 Subtract your total
 expenses from your total
 income. This tells you if
 you're over or under your
 budget.
- Adjust & Set Goals:

 If you have money left over, consider saving it for a bigger purchase, a future trip, or your favorite cause.

Clean Up Your Spending

Don't let leftover money go to waste—save it instead! If you're a Coastal Credit Union member, put it in a savings account and watch it grow while you plan something awesome.

Monthly Income Allowance Earnings (chores, baby/pet-sitting) Gifts (holidays, birthdays) **Total Monthly Income Monthly Expenses** Food (snacks, lunches) Entertainment (music, streaming) Tech Expenses (phone bill, apps) Hobbies & Games (video games, sports gear) Clothes & Accessories (shirts, shoes) Transportation (bus fare, bike repairs) School Supplies (notebooks, art supplies) Charitable Giving (donations, fundraisers) **Total Monthly Expenses** Difference (total income minus total expenses)

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