



Monthly Budget Planner

Ages 11–18 • parent at the table • ~15–20 min

Plan the month before it begins. Estimate what comes in, decide what goes out, and name the saving goal you protect first. One page, once a month.

How we run this. Sit together with a pencil. Fill Money coming in from real life this month (allowance, chore pay, job, gifts) — estimates are fine. Then fill Money going out before any spending talk. Name one saving goal you protect first. Circle the leftover-or-short box together and decide one cut now if you're short. Put the page on the fridge or in a binder.

Done when. Every blank that applies has a number or a dash, the saving goal is written in words, and both of you initial the bottom corner. Revisit on the last day of the month — compare plan vs reality for five minutes. That's the habit; not a perfect month.

1. MONEY COMING IN

SOURCE	ESTIMATE
ALLOWANCE / CHORE PAY	_____
JOB OR GIG PAY	_____
GIFTS OR OTHER INCOME	_____
TOTAL INCOME	_____

2. MONEY GOING OUT

CATEGORY	PLANNED
SAVINGS (PAY YOURSELF FIRST)	
GIVING OR FAMILY SHARE	
FOOD AND SNACKS	
TRANSPORT	
FUN AND ENTERTAINMENT	
ANYTHING ELSE	
TOTAL PLANNED	

3. THE DECISION

TOTAL INCOME	
MINUS TOTAL PLANNED	
LEFT OVER (OR SHORT) — CIRCLE TOGETHER	

Left over? Move it to savings. Short? Cut one category before the month starts — decide now, not when the money is gone.

4. THIS MONTH'S SAVING GOAL

Goal (in words)

Amount needed

By when

Learner initials

Parent initials

Tip: review this page with a parent or facilitator on the first day of the month and again on the last day. The review is where habits form.