

Middle Steps Budget Worksheet

Month				
Income 1				
Income 2				
Total Income				
Savings	Paid/Scheduled	Amount	Actual	Total For Cash Envelope
Savings				
Retirement Fund				
Housing Expenses	Paid/Scheduled	Amount	Actual	Total For Cash Envelope
Rent/Mortgage				
Electric/Power/Gas				
Phone Service				
Internet				
Streaming Services/Cable				
Debt Obligations	Paid/Scheduled	Amount	Actual	Total For Cash Envelope
Car Payment				
Credit Card Payment				
Health Care	Paid/Scheduled	Amount	Actual	Total For Cash Envelope
Health Insurance				
Vision Insurance				
Dental Insurance				
Health Savings Account				
Co-Pays for Visits				
Prescriptions				
Food Expenses	Paid/Scheduled	Amount	Actual	Total For Cash Envelope
Grocery Trips				
Eating Out				
Household				
Transportation Expenses	Paid/Scheduled	Amount	Actual	Total For Cash Envelope
Gas/ Public Transportation Costs				
Vehicle Maintenance				

Personal	Paid/Scheduled	Amount	Actual	Total For Cash Envelope
Child Care Expenses				
Pet Expenses				
Membership				
Personal Care				

Entertainment/Other	Paid/Scheduled	Amount	Actual	Total For Cash Envelope

Total Income				Grand Total For Cash Envelope
Total Expenses				
Additional Debt Payment				
Total Remaining				

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Step for the Debt Snowball This Month:

Creditor	Balance Owed	Minimum Monthly Payment	What I Am Paying This Month

Three Steps I Will Take This Month To Move Toward My Five Minute Goals

- 1
- 2
- 3

Three Steps I Will Take This Month To Move Toward Better Financial Security

- 1
- 2
- 3