



FREE PRINTABLE

Budget Planner for Single Moms

Built around one income from the start. Six worksheets to help you plan, track, and actually stick with it.

WHAT'S INSIDE

- Zero-Based Monthly Budget
- 50/30/20 Budget Tracker
- Cash Envelope Planning Sheet
- Sinking Funds Tracker
- Debt Payoff Tracker
- Weekly Check-In Sheet

WORKSHEET ONE

Zero-Based Monthly Budget

List every dollar of income, then assign each dollar a job until income minus expenses equals zero.

MONTHLY INCOME

Paycheck / salary	_____	\$ _____
Child support	_____	\$ _____
Side hustle income	_____	\$ _____
Other income	_____	\$ _____
TOTAL INCOME		\$ _____

MONTHLY EXPENSES

Housing (rent/mortgage)	_____	\$ _____
Utilities	_____	\$ _____
Childcare	_____	\$ _____
Groceries	_____	\$ _____
Transportation	_____	\$ _____
Insurance	_____	\$ _____
Debt payments	_____	\$ _____
Kids' activities/school	_____	\$ _____
Personal / self-care	_____	\$ _____
Savings	_____	\$ _____
Miscellaneous	_____	\$ _____

INCOME MINUS EXPENSES (goal: \$0)**\$ _____**

WORKSHEET TWO

50/30/20 Budget Tracker

Split your take-home income into three simple buckets: needs, wants, and savings or debt.

Monthly take-home income _____ \$ _____

NEEDS — 50%

Rent / mortgage	_____	\$ _____
Utilities	_____	\$ _____
Childcare	_____	\$ _____
Groceries	_____	\$ _____
Minimum debt payments	_____	\$ _____
Subtotal		\$ _____

WANTS — 30%

Dining out	_____	\$ _____
Subscriptions	_____	\$ _____
Hobbies	_____	\$ _____
Kids' extras	_____	\$ _____
Subtotal		\$ _____

SAVINGS & DEBT — 20%

Emergency fund	_____	\$ _____
Extra debt payments	_____	\$ _____
Long-term savings	_____	\$ _____
Subtotal		\$ _____

Cash Envelope Planning Sheet

Withdraw cash for each category below. Once an envelope is empty, spending in that category stops for the month.

Envelope Category	Amount to Withdraw	Spent So Far
Groceries		
Gas / transportation		
Kids' activities		
Personal spending		
Household supplies		
Eating out		
Miscellaneous		

Spending Check-Off Grid

Use the boxes below to mark each time you dip into an envelope this month, so you can see spending pace at a glance.

Groceries	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Gas / transportation	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Kids' activities	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Personal spending	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

Sinking Funds Tracker

Save a little each month for costs that come once or twice a year, so they never feel like an emergency.

Fund Name	Target	Monthly \$	
School supplies			
Holiday gifts			
Car maintenance			
Kids' birthdays			
Home repairs			
Vacation / travel			

Progress Trackers (fill in as you save)

School supplies

Holiday gifts

Car maintenance

Kids' birthdays

Debt Payoff Tracker

List each debt, then track your progress as you pay it down, snowball or avalanche, whichever method you chose.

Debt Name	Balance	Rate %	Min. Pmt	Extra Pmt

Payoff Progress (color in as you pay down each debt)

[illegible]

Weekly Check-In Sheet

A few minutes each week catches small problems before they become big ones. Fill in one box per week.

WEEK 1

Did I stick to my budget this week? Yes / No

What category went over, if any?

One small adjustment for next week:

WEEK 2

Did I stick to my budget this week? Yes / No

What category went over, if any?

One small adjustment for next week:

WEEK 3

Did I stick to my budget this week? Yes / No

What category went over, if any?

One small adjustment for next week:

WEEK 4

Did I stick to my budget this week? Yes / No

What category went over, if any?

One small adjustment for next week:

You Don't Need a Perfect Budget. You Need One You'll Still Use in Six Months.

Pick one worksheet, start this month, and adjust as you go. That's the whole plan.

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