

RIGHT SIDE OF MONEY PRESENTS

The RSM Budget Snapshot Tool

Your Complete Monthly Financial Picture on One Page

By Darrell Thompson | Right Side of Money

HOW TO USE THIS TOOL: Fill in your Budget column first with what you plan to spend. At month end fill in the Actual column. The difference shows you exactly where your money is going versus where you intended it to go. A budget that lives only in your head is a guess. A written budget is a plan. Start here.

Name: _____

Month / Year: _____

INCOME All Money Coming In This Month

Category / Item	Budget	Actual	Notes
Primary Job / Salary (Net After Taxes)			
Spouse / Partner Income (Net After Taxes)			
Freelance / Side Hustle Income			
Rental Income			
Child Support / Alimony Received			
Government Benefits / Assistance			
Investment Income / Dividends			
Other Income Source 1			
Other Income Source 2			

TOTAL MONTHLY INCOME

SAVINGS FIRST Pay Yourself Before Anyone Else

Savings must come before expenses. This is not what is left over. This is the first thing that leaves your account.

Category / Item	Budget	Actual	Notes
Emergency Fund Contribution			
Retirement Savings (401k, IRA, etc.)			
Short-Term Savings Goal			
Long-Term Savings / Wealth Building			
Sinking Fund (Car, Home, Medical)			
TOTAL MONTHLY SAVINGS			

HOUSING Shelter and Related Costs

Category / Item	Budget	Actual	Notes
Rent or Mortgage Payment			
Property Taxes (if not in mortgage)			
Homeowners / Renters Insurance			
HOA Fees			
Home Repairs and Maintenance			
Utilities: Electricity			
Utilities: Gas / Heat			
Utilities: Water / Sewer			

Trash Collection			
Internet			
Cable / Streaming Services			
Phone / Cell Service			
Home Security			
TOTAL HOUSING COSTS			

TRANSPORTATION Getting You Where You Need to Go

Category / Item	Budget	Actual	Notes
Car Payment 1			
Car Payment 2			
Auto Insurance			
Gas / Fuel			
Vehicle Registration / Taxes			
Car Maintenance and Repairs			
Public Transportation / Bus / Train			
Parking / Tolls / Rideshare			
TOTAL TRANSPORTATION COSTS			

FOOD Groceries and Dining

Category / Item	Budget	Actual	Notes
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Groceries			
Dining Out / Restaurants			
Work Lunches / Coffee			
Food Delivery Apps			
Alcohol / Entertainment Food			
TOTAL FOOD COSTS			

HEALTH Taking Care of Your Body

Category / Item	Budget	Actual	Notes
Health Insurance Premium			
Dental Insurance Premium			
Vision Insurance Premium			
Doctor / Medical Co-pays			
Prescriptions / Medications			
Gym / Fitness Membership			
Mental Health / Therapy			
Other Health Expenses			
TOTAL HEALTH COSTS			

DEBT PAYMENTS What You Owe Others

List every debt payment here. Credit cards, student loans, personal loans, medical debt. Know every dollar leaving for debt.

Category / Item	Budget	Actual	Notes
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Credit Card 1: _____			
Credit Card 2: _____			
Credit Card 3: _____			
Student Loan Payment			
Personal Loan Payment			
Medical Debt Payment			
Payday Loan Payment			
Other Debt: _____			
TOTAL MONTHLY DEBT PAYMENTS			

PERSONAL AND FAMILY Clothing, Kids, and Personal Care

Category / Item	Budget	Actual	Notes
Clothing and Shoes			
Personal Care / Hair / Grooming			
Childcare / Daycare			
Child Activities / Sports / Lessons			
Child Support / Alimony Paid			
Pet Care / Vet / Food			
Subscriptions (Amazon, etc.)			
Entertainment / Events / Hobbies			
Gifts / Birthdays / Holidays			

Donations / Tithes / Giving			
TOTAL PERSONAL AND FAMILY COSTS			

INSURANCE AND PROTECTION Protecting What You Are Building

Category / Item	Budget	Actual	Notes
Life Insurance Premium			
Disability Insurance			
Other Insurance Policies			
TOTAL PROTECTION COSTS			

FINANCIAL EDUCATION Investing in Your Knowledge

Category / Item	Budget	Actual	Notes
Books / Courses / Coaching			
Professional Development			
Financial Advisor / Coaching			
TOTAL EDUCATION INVESTMENT			

MONTHLY SNAPSHOT SUMMARY Your Complete Financial Picture

TOTAL MONTHLY INCOME	\$ _____	\$ _____
TOTAL SAVINGS (Pay Yourself First)	\$ _____	\$ _____
TOTAL HOUSING	\$ _____	\$ _____

TOTAL TRANSPORTATION	\$ _____	\$ _____
TOTAL FOOD	\$ _____	\$ _____
TOTAL HEALTH	\$ _____	\$ _____
TOTAL DEBT PAYMENTS	\$ _____	\$ _____
TOTAL PERSONAL AND FAMILY	\$ _____	\$ _____
TOTAL PROTECTION / INSURANCE	\$ _____	\$ _____
TOTAL EDUCATION INVESTMENT	\$ _____	\$ _____
TOTAL ALL EXPENSES	\$ _____	\$ _____
MONTHLY SURPLUS OR DEFICIT	\$ _____	\$ _____

NOTES AND REFLECTIONS Your Monthly Financial Learnings

What I did well this month financially:

Where I overspent and why:

What I will do differently next month:

My #1 financial focus for next month:

A budget is the foundation of every financial transformation.

If this snapshot reveals gaps in your financial foundation, Right Side of Money has the programs to close them.

Start Free: 30-Day Mindset and Money Challenge at [rightsideofmoney.com](https://www.rightsideofmoney.com)

Book a Discovery Call: [rightsideofmoney.com/discovery-intake.html](https://www.rightsideofmoney.com/discovery-intake.html)

Foundation Course: The RSM MFA Foundation Course at [rightsideofmoney.com](https://www.rightsideofmoney.com)

TNT Legacy Shield: Life and health insurance to protect what you build at [tntlegacyshield.com](https://www.tntlegacyshield.com)