KINGDOM CORNERSTONE LLC

Building Kingdoms on a Firm Foundation

MY FIRST MONTHLY BUDGET

A simple, beginner-friendly way to track the money you actually receive and spend.

CLIENT / HOUSEHOLD (OPTIONAL)

BUDGET MONTH

CATEGORY / LINE ITEM	ACTUAL AMOUNT ($)	NOTES
INCOME		
Pay from work		
Tips / side jobs		
Financial aid / student refund		
Family help / other support		
Other income		
Custom income 1		
Custom income 2		
TOTAL INCOME		
EXPENSES		
Rent / housing		
Utilities		
Phone / internet		
Groceries		
Eating out / coffee		
Transportation / gas / bus		
Car payment / insurance		
School / books / supplies		
Health / medicine		

MY FIRST MONTHLY BUDGET

Expenses continued, monthly summary, and quick-start guide.

CATEGORY / LINE ITEM	ACTUAL AMOUNT ($)	NOTES
Debt / credit card		
Savings / emergency fund		
Giving / gifts		
Fun / hobbies / subscriptions		
Personal care / clothing		
Other expense		
Custom expense 1		
Custom expense 2		
TOTAL SPENDING		
WHAT'S LEFT? (Income minus spending)		

QUICK START

1. **Record actuals.** Enter the money you received and spent. Use receipts, bills, or transactions to help.
2. **Make it yours.** Every category is editable. Replace labels and use custom rows for your own items.
3. **Check in weekly.** Spend 10–15 minutes checking spending, balances, and bills due before payday.
4. **Review monthly.** Compare income and spending, then choose one improvement for next month.

MY MONEY CHECK-IN NOTES