

Monthly Money Map Worksheet

Private educational planning worksheet

Organize take-home income, essential expenses, financial commitments, flexible spending, periodic costs, and the monthly amount remaining.

Monthly overview

Planning item	Response
Month and year	
Review date	
Primary take-home income	
Other take-home income	
Total monthly take-home income	

Essential expenses

Planning item	Response
Housing	
Utilities	
Food and household needs	
Transportation	
Insurance	
Healthcare	
Childcare or dependent care	
Other essential expenses	
Essential-expense subtotal	

Financial commitments and flexible spending

Planning item	Response
Required debt payments	
Emergency or short-term savings	
Retirement or long-term savings	
Periodic expense set-aside	
Flexible spending subtotal	
Planned monthly margin or shortfall	

Periodic expense map

Examples include premiums, registration, school costs, travel, gifts, maintenance, and annual subscriptions. Leave rows blank until you choose your own items.

Expense	Expected month	Estimated amount	Monthly set-aside	Saved so far	Notes

Monthly review questions

Review question	Notes
Which amount changed most this month?	
Which expense was unexpected?	
Which periodic cost should be added?	
Were automatic transfers completed?	
Are recurring charges still useful?	
Does next month contain a high-expense event?	
What should be reviewed before the next check-in?	

Next review and action notes

Planning item	Response
Next review date	
Action 1	
Action 2	
Action 3	

Related HonorVale Group resources

- [Monthly Budget Builder](#)
- [Fixed, Flexible, and Periodic Expenses](#)
- [The 15-Minute Monthly Money Check-In](#)
- [Budgeting With Irregular Income](#)

Topic notice: Use take-home income for this worksheet. Irregular income and changing expenses require judgment. The worksheet does not prescribe a budgeting method or determine whether an expense is necessary.

General education only. This worksheet helps organize information and questions. It does not verify entries, interpret documents, determine legal rights or obligations, calculate taxes, recommend products or strategies, establish suitability, predict approval, or replace qualified financial, insurance, investment, credit, tax, accounting, legal, benefits, lending, or business guidance. Review controlling documents and current official information before acting.