



The Family Budget Starter Kit

Print it, fill it in, stick it on the fridge

General educational information, not financial, tax or legal advice.
Tax rules and benefit limits change; check IRS.gov or a qualified professional.
© 2026 Rip & Ride LLC. Free to print for your own family. Please do not resell.

Our monthly family budget

Month: _____ Fill in the plan first, then the actual at the end of the month.

Category	Plan	Actual	Difference
Income			
Take-home pay (after tax)			
Other income			
Fixed bills			
Housing			
Utilities			
Phones and internet			
Insurance			
Car and transportation			
Childcare			
Debt payments			
Everyday			
Groceries			
Household and personal			
Fun and eating out			
Giving			
Kids			
Clothes and shoes			
Activities and lessons			
School costs and lunches			
Saving ahead			
Sinking funds			
Emergency fund			
Other savings			
Left to assign (income minus everything)			

Kid costs calendar

Write each yearly cost in the month it happens. Add up the year, divide by 12, and save that every month.

Month	Birthdays and parties	School and supplies	Activities and camps	Holidays	Clothes and shoes	Medical and dental
Jan						
Feb						
Mar						
Apr						
May						
Jun						
Jul						
Aug						
Sep						
Oct						
Nov						
Dec						
Year total						
Per month						

Page 10 of 10

Write down every purchase, including small ones. Total by category each week.

[illegible]

Allowance chart

Tick each payday and write how much went into each jar.

Week	Child 1: paid	Spend	Save	Give	Savings so far
1	☐				
2	☐				
3	☐				
4	☐				
5	☐				
6	☐				
7	☐				
8	☐				
9	☐				
10	☐				

Week	Child 2: paid	Spend	Save	Give	Savings so far
1	☐				
2	☐				
3	☐				
4	☐				
5	☐				
6	☐				
7	☐				
8	☐				
9	☐				
10	☐				

Jar labels

Cut out and tape to three clear jars. Write the savings goal on the Save label.

Spend

Goal: _____

Save

Goal: _____

Give

Goal: _____

Savings goal tracker

Color in one circle each time you add to your Save jar.

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20

Published by Rip & Ride LLC, 30 N Gould St Ste R, Sheridan, WY 82801. Guides at yourmoneystretcher.com.