FREE PRINTABLE

Cash Envelope Budget Kit

A calm way to give every dollar a job.

Split each paycheck into labeled envelopes, one per spending category, and spend only what is inside. When an envelope is empty, that category is done until your next payday. No app and no bank connection needed.

1 Plan your payday

Use page 2. List your bills, debt payments and savings first, then give what is left to 4 to 6 envelopes.

2 Fill the envelopes

Put the cash in each envelope, or set the amount aside in a digital envelope. Write the starting amount on each tracker sheet.

3 Spend, then subtract

Log every purchase the day you make it on pages 3 and 4. The balance left is always the truth.

4 Close the month

Use page 5 to review. Roll leftover cash forward for irregular costs, or send it to your debt.

EXAMPLE: A $1,150 SPENDING BUDGET FOR THE MONTH

GROCERIES	DINING	GAS	FUN
$500	$200	$150	$300

Fixed bills like rent, utilities and subscriptions stay in your bank account. Envelopes are for spending that changes: groceries, gas, dining and fun. If one runs dry, move money from another envelope and write it down, or stop spending there. Never pull from savings or a credit card.

Want the full worked month with every dollar? Read it free: debtfreeempire.com/resources/blog/cash-envelope-budgeting-real-math

For education only. Not financial, tax or legal advice.

Payday plan

Fill this in before you pull any cash. Every dollar of your paycheck gets a job.

PAY DATE _____

$ _____
TAKE-HOME PAY

_____
PAY PERIOD

A. Fixed bills and debt payments

BILL OR DEBT	DUE	AMOUNT

TOTAL A $ _____

B. Savings and extra debt payment

GOAL	AMOUNT

TOTAL B $ _____

C. Envelopes (spending that changes)

ENVELOPE	AMOUNT

TOTAL C $ _____

THE ZERO CHECK

Take-home pay - A - B - C = $ _____ (aim for $0. If it is negative, trim an envelope.)

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Envelope tracker

One sheet per envelope. Print as many copies as you need.

ENVELOPE (CATEGORY) _____

$ _____
STARTING BALANCE

FUNDED FROM PAYCHECK DATED _____

DATE	WHAT IT WAS FOR	AMOUNT	BALANCE LEFT

Left at the end of the pay period: $ _____ Roll over / Sweep to debt (circle one)

Once a week, compare your sheets with your bank balance. If they drift apart, a purchase went unrecorded.

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Month-end review

Take 10 minutes when the pay period closes. What happened, and what will you change?

ENVELOPE	STARTED WITH	SPENT	LEFT	ROLL OVER	TO DEBT

TOTAL LEFT $ _____

What went well this month

Where did an envelope run dry, and why?

What I will change next payday

A RULE OF THUMB

Roll over for irregular costs (gifts, car repairs, vet bills). Sweep leftovers from steady categories like groceries to your debt, and trim that envelope next month so it matches what you really spend.

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