SeaBird Budgeting

Free Envelope-Style Budgeting Template

Get started with manual budgeting. This simple template helps you track income, assign categories, and spot spending leaks—like subscriptions or BNPL—without connecting your bank. Privacy by default.

How to Use the Template:

1. Enter Your Income: Start with your monthly take-home pay.

2. List Categories: Use 8-12 realistic ones (customize as needed).

3. Assign Amounts: Budget totals should not exceed income.

4. Track Spending: Update actual amounts manually.

5. Calculate Remaining: See what's left in each "envelope."

6. Review & Adjust: At month-end, note variances. For BNPL, allocate full cost upfront.

7. Tip: Use a spreadsheet for auto-calcs or print for paper tracking.

Educational only; not financial advice. SeaBird provides software—no guarantees.

Blank Template

Category	Budgeted Amount ($)	Actual Spent ($)	Remaining ($)	Notes (e.g., Subscriptions)
Income Total	[Enter monthly income]	-	-	-
Groceries				
Gas/Transportation				
Eating Out				

Category	Budgeted Amount ($)	Actual Spent ($)	Remaining ($)	Notes (e.g., Subscriptions)
Subscriptions				List items & review for cancels
Essentials (Utilities, Rent)				
Fun/Entertainment				
Debt Payments				Include full BNPL upfront
Savings/Emergency				Aim for 10–20% of income
Other (Health, Gifts)				
Totals	[Sum budgeted]	[Sum actual]	[Budgeted – Actual]	Check: Actual ≤ Budgeted?

Example Filled Out ($4,000 Income)

Category	Budgeted Amount ($)	Actual Spent ($)	Remaining ($)	Notes
Income Total	4000	-	-	-
Groceries	500	300	200	
Gas/Transportation	200	150	50	
Eating Out	150	100	50	
Subscriptions	100	80	20	Netflix, Spotify – Cancel unused?
Essentials (Utilities, Rent)	1500	1500	0	Fixed costs
Fun/Entertainment	200	100	100	

Category	Budgeted Amount ($)	Actual Spent ($)	Remaining ($)	Notes
Debt Payments	500	500	0	Includes full BNPL for $200 purchase
Savings/Emergency	600	600	0	
Other (Health, Gifts)	250	150	100	
Totals	4000	3480	520	Under budget – Roll over to savings?

Ready for more? Try SeaBird Budgeting for automated visuals. Visit seabirdbudgeting.com/register.aspx.