

Monthly Budget & Bank Balance Reconciler

(set up for semi-monthly pay checks, bi-weekly or monthly pay scenarios will need to modify this sheet somewhat)

Balance Per Online Bank

2/19/2020 \$ 1,753.54

Add: Deposits in Transit

Deposit/Expenditure Description		Budget/Actual	Date (optional)	Ck Number Bill Pay (bp) Online (ol) (Optional)	O/S Amount Actual Payments
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Budget - 15th - 30th of Month

2/15 - 2/30

Beg Balance Middle of MO (or from savings)	\$	500.00			
Partner I - First Deposit	15-Feb	1,550.00			
Partner II - First Deposit	n/a	-			
Miscellaneous Deposits/Deposits in Transit -		-			
Check from Medical Reimbursement Account		75.00			
Transfer from Other Financial Institution		-			
Subtotal - Available		2,125.00			

75.00

Recurring Bills Paid with 15th or mid-month Check(s)

Online Website Payments

Cell Phone	150.00	ol	148.72
PUD - Electric Utility	175.00	ol	156.00
Waste Mgt (June, Sept, Dec, Mar) \$65 (paid at end of Dec 2020)	65.00	ol	-
Gasoline or other Credit card	75.00	ol	114.00
Credit Card #2	-	ol	57.26

Payments Through Financial Institution (Bank/Cr Union) - Online Bill Pay

Car/Life/etc. Insurance	250.00	auto	250.00
Credit Card	-	bp	
Miscellaneous Bills (do not have to itemize by name)	125.00	bp	25.00
Miscellaneous Bills-recurring (housekeeping, e.g.)	50.00	cash reserve	50.00
Miscellaneous Bills-recurring	100.00	#15528	100.00
Transfer to (name of bank) Savings	250.00		
Reserve for end of month	100.00	transfrd to bank	
Misc Discrete Expenses (food, ent, clothes, etc.) (@ \$50/day)	750.00		
Checking Account Residual (balancer)	35.00		
Total Expenditures - 15th Check	2,125.00		
Revenues Over/(under) Budget	-		

Miscellaneous O/S Expenses from 15th Ck

Venmo/Paypal/Apple Pay/Check to nephew for graduation	#15529	50.00
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50.00

Balance Per Online Bank

2/19/2020 \$ 1,753.54

Add: Deposits in Transit

Deposit/Expenditure Description	Budget/Actual	Date (optional)	Ck Number Bill Pay (bp) Online (ol) (Optional)	O/S Amount Actual Payments
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Budget 31st - 15th Of Month

3/1-3/14

Beg Balance End of MO	\$	135.00
Partner I - Second Deposit	28-Feb	1,550.00
Partner II - Second (gets paid once per month)	28-Feb	2,350.00
Miscellaneous Deposit		-
Transfer from Savings (if necessary)		-
Subtotal - Available		4,035.00

Recurring Bills Paid with 31st Check

Venmo/Paypal/Apple Pay/Check to Hair Dresser that hasn't cleared			#15230	30.00
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First Fruits - Gifts to Church

Church of Your Choice (checkbook, or autopayment)	500.00	2/28/2021		
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Online Website Payments

Mortgage - Auto pulls	1,250			
Car Loan - Auto Pulls	275.00			

Payments Through Credit Union

Quarterly Life Insurance (Jan, April, July, Oct) (\$85)	75.00	15th-ish	auto	
City of Whatever (Utilities) (Feb, April, June, Aug, Oct, Dec)	145.00	31st	bp	
TV or Internet Cable	94.98	31st	bp	
Credit Card	75.00	31st	bp	
Miscellaneous Bills (do not have to itemize by name)	125.00	31st	ol	
Miscellaneous Bills-recurring (housekeeping, e.g.)	50.00			
Miscellaneous Bills-recurring	100.00			
Transfer to (name of bank) Savings	100.00	31st	ol tsfr	
Reserve for Vacation	250			
Christmas Reserve	100			
Misc Discretionary Exps @\$50/day)	800			
Checking Residual - for Next round of bills	95.02			
Total Expenditures	4,035			
Revenues Over/(under) Budget	-			

Grand total Monthly Expenditures \$ 4,610.00

Discretionary 2,750.00

Subtotal Normal Monthly Total Expenditures-Max 7,360.00

Miscellaneous O/S Expenses from 31st Ck

Deposit to AirB&B		#15520		217.42
IRS	3/1			226.00

Total Outstanding Liabilities 1,424.40 (1,424.40)

Balance Per Bank - Reconciled 404.14

Balance Per Book - Reconciled/Available (from check register or other register) 404.14

Reconciling Adj 0.00

Variance to find/fix \$ (0.00)