

Cash Envelope Templates

Free printable envelopes for the cash envelope system

What's inside

- 9 envelope templates: Groceries, Gas, Eating Out, Fun, Personal Care, Household, Kids/School, Sinking Fund, and Miscellaneous
- 1 monthly tracker sheet to log income and envelope totals
- Each envelope has a built-in transaction log on the front

How to assemble

1. Print on cardstock or heavier paper (24–32 lb / 90–120 gsm) for durability.
2. Cut along the solid black outer lines.
3. Fold along all dashed lines — score them first with a ruler for clean creases.
4. Apply glue or double-sided tape to the inside of both side flaps.
5. Fold the bottom flap up over the side flaps and press to seal.
6. The top flap tucks down to close the envelope after stuffing it with cash.

How to use

- Fill in the MONTH and BUDGET fields on the front of each envelope.
- On payday, withdraw cash and stuff each envelope with its budgeted amount.
- Log each purchase in the transaction grid; update the REMAINING balance.
- When an envelope is empty, stop spending in that category until next payday.
- Review at month-end and adjust amounts up or down for next month.

BEGINNER TIP

Start with only 5–7 envelopes for your first month. You can always add more later once you see how your real spending lines up with your plan.

GROCERIES

MONTH: _____ BUDGET: \$ _____ REMAINING: \$ _____

DATE	DESCRIPTION	SPENT	LEFT

Cash Envelope System • Cut along solid lines, fold along dashed lines, glue side flaps

GAS / TRANSPORT

MONTH: _____ BUDGET: \$ _____ REMAINING: \$ _____

DATE	DESCRIPTION	SPENT	LEFT

Cash Envelope System • Cut along solid lines, fold along dashed lines, glue side flaps

EATING OUT

MONTH: _____ BUDGET: \$ _____ REMAINING: \$ _____

DATE	DESCRIPTION	SPENT	LEFT

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FUN

MONTH: _____ BUDGET: \$ _____ REMAINING: \$ _____

DATE	DESCRIPTION	SPENT	LEFT

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PERSONAL CARE

MONTH: _____ BUDGET: \$ _____ REMAINING: \$ _____

DATE	DESCRIPTION	SPENT	LEFT

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HOUSEHOLD

MONTH: _____ BUDGET: \$ _____ REMAINING: \$ _____

DATE	DESCRIPTION	SPENT	LEFT

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KIDS / SCHOOL

MONTH: _____ BUDGET: \$ _____ REMAINING: \$ _____

DATE	DESCRIPTION	SPENT	LEFT

Cash Envelope System • Cut along solid lines, fold along dashed lines, glue side flaps

SINKING FUND

MONTH: _____ BUDGET: \$ _____ REMAINING: \$ _____

DATE	DESCRIPTION	SPENT	LEFT

Cash Envelope System • Cut along solid lines, fold along dashed lines, glue side flaps

MISCELLANEOUS

MONTH: _____ BUDGET: \$ _____ REMAINING: \$ _____

DATE	DESCRIPTION	SPENT	LEFT

Cash Envelope System • Cut along solid lines, fold along dashed lines, glue side flaps

Monthly Envelope Tracker

Plan, stuff, and review your envelopes at a glance

MONTH: _____ TAKE-HOME PAY: \$ _____ PAY DATES: _____

CATEGORY	BUDGET	STUFFED	SPENT	LEFT	NOTES
GROCERIES	_____	_____	_____	_____	
GAS / TRANSPORT	_____	_____	_____	_____	
EATING OUT	_____	_____	_____	_____	
FUN	_____	_____	_____	_____	
PERSONAL CARE	_____	_____	_____	_____	
HOUSEHOLD	_____	_____	_____	_____	
KIDS / SCHOOL	_____	_____	_____	_____	
SINKING FUND	_____	_____	_____	_____	
MISCELLANEOUS	_____	_____	_____	_____	
SAVINGS	_____	_____	_____	_____	
DEBT PAYMENT	_____	_____	_____	_____	
OTHER	_____	_____	_____	_____	
OTHER	_____	_____	_____	_____	
TOTALS	_____	_____	_____	_____	

End-of-month reflection

- What worked well this month?

- Which envelope ran out too early? By how much?

- Which envelope had leftovers? Where could that money go next month?

- One change to make for next month:
