


BASIC MONTHLY BUDGET

Track your income, expenses, and savings with this comprehensive monthly planner

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Planning Month:




How to Use This Budget:


• Fill in your actual monthly amounts in each category


• Update amounts as they change throughout the month

• Aim for a positive net income and 20%+ savings rate


• Adjust categories to match your lifestyle

INCOME SOURCE	MONTHLY AMOUNT
<div><div></div><div>INCOME</div></div>	
Primary Job (After Tax)	<div><div>\$</div><div></div></div>
Side Income / Freelance	<div><div>\$</div><div></div></div>
Investment Income	<div><div>\$</div><div></div></div>
Other Income	<div><div>\$</div><div></div></div>
TOTAL MONTHLY INCOME	<div><div>\$</div><div></div></div>

FIXED EXPENSE	MONTHLY AMOUNT
 FIXED EXPENSES	
Rent / Mortgage Payment	\$ _____
Insurance (Health, Auto, Life)	\$ _____
Phone Bill	\$ _____
Internet & Streaming Services	\$ _____
Car Payment	\$ _____
Student Loan Payment	\$ _____
TOTAL FIXED EXPENSES	\$ _____

VARIABLE EXPENSE	MONTHLY AMOUNT
 VARIABLE EXPENSES	
Groceries & Household Items	\$ _____
Gas & Transportation	\$ _____
Utilities (Electric, Water, Gas)	\$ _____

VARIABLE EXPENSE	MONTHLY AMOUNT
Entertainment & Recreation	\$ _____
Dining Out & Takeout	\$ _____
Personal Care & Health	\$ _____
Clothing & Shopping	\$ _____
TOTAL VARIABLE EXPENSES	\$ _____

SAVINGS & DEBT	MONTHLY AMOUNT
 SAVINGS & DEBT PAYMENTS	
Emergency Fund	\$ _____
Retirement (401k, IRA)	\$ _____
Investment Account	\$ _____
Credit Card Payments	\$ _____
Extra Debt Payments	\$ _____

SAVINGS & DEBT		MONTHLY AMOUNT
Short-term Savings Goals		\$ _____
TOTAL SAVINGS & DEBT		\$ _____



MONTHLY FINANCIAL SUMMARY

Total Monthly Income \$ _____

Total Monthly Expenses \$ _____

Total Savings & Debt Payments \$ _____

NET INCOME (Leftover) \$ _____

Savings Rate _____ %



NOTES & GOALS

Quick Tips: Aim for 50% needs, 30% wants, 20% savings • Build 3-6 months emergency fund • Track expenses weekly • Review and adjust monthly

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Print-friendly • Fillable • Professional Budget Planning