

BASIC MONTHLY BUDGET

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



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
	INCOME
Primary Job (After Tax)	\$ _____
Side Income / Freelance	\$ _____
Investment Income	\$ _____
Other Income	\$ _____
TOTAL MONTHLY INCOME	\$ _____

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	
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	\$ <input type="text"/>
TOTAL SAVINGS & DEBT	\$ <input type="text"/>

MONTHLY FINANCIAL SUMMARY

Total Monthly Income	\$ <input type="text" value=""/>
Total Monthly Expenses	\$ <input type="text" value=""/>
Total Savings & Debt Payments	\$ <input type="text" value=""/>
NET INCOME (Leftover)	\$ <input type="text" value=""/>
Savings Rate	<input type="text" value=""/> %

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