

Month: _____

Income

Source	Expected	Actual	Difference
Salary	_____	_____	_____
Side Income	_____	_____	_____
Other	_____	_____	_____
Total Income			_____

Fixed Expenses

Expense	Expected	Actual	Due Date
Rent/Mortgage	_____	_____	_____
Utilities	_____	_____	_____
Insurance	_____	_____	_____
Subscriptions	_____	_____	_____
Total Fixed			_____

Variable Expenses

Category	Budgeted	Actual	Notes
Groceries	_____	_____	
Transport	_____	_____	
Eating Out	_____	_____	
Entertainment	_____	_____	
Healthcare/Med	_____	_____	
Personal Care	_____	_____	
Miscellaneous	_____	_____	
Total Variable			_____

Savings Goals & Debt Payments

Goal / Debt	Target Amount	Saved/ Paid This Month	Remaining
Emergency Fund	_____	_____	_____
Vacation	_____	_____	_____
Debt (Credit/Loan)	_____	_____	_____
Total Saved / Paid			_____

Monthly Summary

Total Income	_____
Total Fixed Expenses	_____

Total Savings/Debt Paid	
Net (Income - Expenses)	

Bills Calendar / Due Dates

Week 1	Week 2	Week 3	Week 4

Notes / Tips

Tip: Track actuals throughout the month to see where you can cut back. Save receipts and update this sheet weekly.