

Monthly Budget Planner

At the start of the month, enter your expected expenses in the “Expected budget” column. At the end of the month, enter what you actually spent in the “Actual spend” column, and use these numbers to inform next month’s budget.

Month:

INCOME

Total monthly income:

EXPENSES

Needs

Item	Expected budget	Actual spend	Difference
Mortgage/rent			
Groceries			
Utilities: Electricity			
Utilities: Gas/heating			
Utilities: Water/sewer			
Phone			
Internet			
Transportation			
Healthcare			
Minimum loan payments			
Child care			
Other			
Other			
Other			
Total needs:			

Wants

Item	Expected budget	Actual spend	Difference
Subscriptions			
Entertainment			
Dining out			
Travel			
Personal purchases			
Other			
Other			
Other			
Total wants:			

Savings

Item	Expected budget	Actual spend	Difference
Emergency fund			
Retirement			
Extra debt payments			
Other			
Other			
Total savings:			

TOTALS

Total monthly expenses:	Total difference:
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