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:**