

Monthly Budget Planner

Month & Year: _____

Income

Salary	_____
Side Gig	_____
Other Income	_____
Total Income	_____

Fixed Expenses

Rent/Mortgage	_____
Utilities	_____
Internet/Cable	_____
Phone Bill	_____
Other Fixed Expenses	_____
Total Fixed Expenses	_____

Variable Expenses

Groceries	_____
Dining Out	_____
Transportation	_____
Entertainment	_____
Leisure	_____
Miscellaneous	_____
Total Variable Expenses	_____

Savings & Investment

Emergency Fund	_____
Retirement Fund	_____
Other Savings	_____
Total Savings	_____

Debt Payments

Student Loan	_____
Credit Card 1	_____
Credit Card 2	_____
Other Debt	_____
Total Debt Payments	_____

Summary

Total Income	_____
Total Savings	_____

Total Expenses	_____
Total Debt Payments	_____
Net Savings	_____

Quick Tips & Advice

Smart Budgeting Tips

Use the 50/30/20 rule: 50% needs, 30% wants, 20% savings. Automate savings to make it effortless.

Common Budgeting Mistakes

Ignoring small expenses that add up. Not tracking spending regularly.

How to Save More Each Month

Cut subscriptions you don't use. Cook at home instead of eating out.

Debt Payoff Strategies

Use the snowball method: pay off small debts first. Increase minimum payments to reduce interest.

How to Stick to Your Budget

Set a realistic budget that fits your lifestyle. Use a budgeting app to track expenses easily.