Monthly Budget Planning Worksheet

Month: _____ Year: _____

Income

1. Salary/Wages: $_____
2. Bonus/Commission: $_____
3. Rental Income: $_____
4. Investment Income: $_____
5. Other Income (Specify) $_____

Total Income: $_____

Fixed Expenses

1. Rent/Mortgage: $_____
2. Utilities (Electricity, Water, Gas): $_____
3. Internet/Phone: $_____
4. Insurance (Health, Auto, Home): $_____
5. Loan Payments:$_____

Total Fixed Expenses: $_____

Variable Expenses

1. Groceries: $_____
2. Transportation (Gas/Public Transport): $_____
3. Entertainment (Dining Out, Movies): $_____
4. Clothing: $_____
5. Miscellaneous (Hobbies, Gifts):$_____

Total Variable Expenses: $_____

Savings and Investments

1. Emergency Fund: $_____
2. Retirement Savings: $_____
3. Other Savings (Specify): $_____

Total Savings/Investments: $_____

Summary

- Total Income: $_____
- Total Expenses (Fixed + Variable): $_____
- Total Savings/Investments: $_____

Net Income (Total Income - Total Expenses - Total Savings): $_____