

# Personal Budget Template

A practical monthly framework for planning income, expenses, savings, and remaining cash.

Budget Month: \_\_\_\_\_ Currency: \_\_\_\_\_

| Category                  | Budgeted | Actual | Difference | Notes |
|---------------------------|----------|--------|------------|-------|
| Salary / Primary Income   | \$0.00   | \$0.00 | \$0.00     |       |
| Other Income              | \$0.00   | \$0.00 | \$0.00     |       |
| Housing / Rent / Mortgage | \$0.00   | \$0.00 | \$0.00     |       |
| Utilities                 | \$0.00   | \$0.00 | \$0.00     |       |
| Groceries                 | \$0.00   | \$0.00 | \$0.00     |       |
| Transportation            | \$0.00   | \$0.00 | \$0.00     |       |
| Insurance                 | \$0.00   | \$0.00 | \$0.00     |       |
| Debt Payments             | \$0.00   | \$0.00 | \$0.00     |       |
| Healthcare                | \$0.00   | \$0.00 | \$0.00     |       |
| Subscriptions             | \$0.00   | \$0.00 | \$0.00     |       |
| Dining / Takeout          | \$0.00   | \$0.00 | \$0.00     |       |
| Entertainment             | \$0.00   | \$0.00 | \$0.00     |       |
| Shopping / Personal       | \$0.00   | \$0.00 | \$0.00     |       |
| Other / Miscellaneous     | \$0.00   | \$0.00 | \$0.00     |       |
| Emergency Fund / Savings  | \$0.00   | \$0.00 | \$0.00     |       |
| Investing                 | \$0.00   | \$0.00 | \$0.00     |       |

## Monthly Summary

|                     |          |
|---------------------|----------|
| Total Income        | \$ _____ |
| Essential Spending  | \$ _____ |
| Flexible Spending   | \$ _____ |
| Savings & Investing | \$ _____ |
| Money Remaining     | \$ _____ |

## How to Use It

1. **Set the month** — Enter the month you are budgeting for on the Monthly Budget sheet.

- 2. Enter planned amounts** — Use the Budgeted column to assign expected income, spending, savings, and investing amounts.
- 3. Record actual amounts** — As the month progresses, enter what you actually received or spent in the Actual column.
- 4. Review differences** — The Difference column shows Budgeted minus Actual. Review unusual gaps before the next month.
- 5. Review the summary** — Use the Monthly Summary to see income, essential spending, flexible spending, savings/investing, and money remaining.