

Monthly Expense Breakdown

Enter your income, then list every expense under the right category.

learntosavecalculator.com

NAME: _____ MONTH: _____ INCOME: \$ _____ BUDGET PLAN: _____

MY BUDGET SPLIT (from app):

Needs: ___% = \$ _____ Wants: ___% = \$ _____ Savings: ___% = \$ _____ Debt: ___% = \$ _____

___% — NEEDS / SURVIVAL EXPENSES

These are non-negotiable. Pay these first.

Rent / Mortgage \$ _____
Electric / Gas / Water \$ _____
Internet / Phone \$ _____
Groceries \$ _____
Transportation / Gas \$ _____
Insurance (health, auto, home) \$ _____

CATEGORY TOTAL: \$ _____

___% — WANTS / LIFESTYLE

Limit to one big purchase per quarter.

Dining Out / Takeout \$ _____
Entertainment / Streaming \$ _____
Shopping (non-essential) \$ _____
Gym / Memberships \$ _____
Personal Care / Beauty \$ _____
Hobbies \$ _____

CATEGORY TOTAL: \$ _____

___% — SAVINGS

Your safety net. Build it and protect it.

Emergency Fund \$ _____
Retirement (401k / IRA) \$ _____
Major Purchase Fund \$ _____
Education Savings \$ _____
Investments \$ _____
Other: \$ _____

CATEGORY TOTAL: \$ _____

___% — DEBT PAYOFF (IF APPLICABLE)

Pay minimums first, then attack highest interest.

Credit Card #1 — Min: \$____ Extra: \$ _____
Credit Card #2 — Min: \$____ Extra: \$ _____
Student Loan — Min: \$____ Extra: \$ _____
Car Loan — Min: \$____ Extra: \$ _____
Other: \$ _____

CATEGORY TOTAL: \$ _____

TOTAL MONTHLY EXPENSES: _____

QUICK CHECK-IN

Did my expenses fit my budget? Yes No Almost!

What I need to cut: _____

Next month's #1 focus: _____

What I'm proud of: _____