

SMART GIRL LIVING

Monthly Budget Template

Simple, flexible — works with any budgeting method

PLAN IT. TRACK IT. ADJUST IT.

MONTH & YEAR

TOTAL INCOME

THIS MONTH'S FOCUS

INCOME

Primary Income

Side Hustle / Other

Other:

TOTAL INCOME

HOUSING & UTILITIES

CATEGORY	PLANNED	ACTUAL
Rent / Mortgage		
Electricity / Gas		
Water		
Internet		
Phone		
Other:		
Subtotal		

FOOD & TRANSPORTATION

CATEGORY	PLANNED	ACTUAL
Groceries		
Dining Out		
Gas / Fuel		
Car Insurance		
Car Payment		
Other:		
Subtotal		

PERSONAL & LIFESTYLE

CATEGORY	PLANNED	ACTUAL
Health Insurance		
Subscriptions		
Personal Care		
Entertainment		
Clothing		
Other:		
Subtotal		

SAVINGS & DEBT

CATEGORY	PLANNED	ACTUAL
Emergency Fund		
Retirement		
Sinking Funds		
Extra Debt Payment		
Savings Goal		
Other:		
Subtotal		

MONTHLY SUMMARY

TOTAL INCOME

TOTAL EXPENSES

SAVED/INVESTED

Income – Expenses – Savings =

Should equal \$0

smartgirliving.com

Save more. Earn more. Live well for less.