



Budgeting Template for Beginners

Income

	Planned: \$ _____	Actual: \$ _____
Total Income	Planned: \$ _____	Actual: \$ _____

Expenses - Fixed

Rent/Mortgage	Planned: \$ _____	Actual: \$ _____
Utilities	Planned: \$ _____	Actual: \$ _____
Phone/Internet	Planned: \$ _____	Actual: \$ _____
Transportation	Planned: \$ _____	Actual: \$ _____
Insurance	Planned: \$ _____	Actual: \$ _____
Loan Payments	Planned: \$ _____	Actual: \$ _____
Total Fixed Expenses	Planned: \$ _____	Actual: \$ _____

Expenses - Variable

Groceries	Planned: \$ _____	Actual: \$ _____
Personal Care	Planned: \$ _____	Actual: \$ _____
Childcare	Planned: \$ _____	Actual: \$ _____
Clothing	Planned: \$ _____	Actual: \$ _____
Entertainment	Planned: \$ _____	Actual: \$ _____
Savings	Planned: \$ _____	Actual: \$ _____
Emergency Fund	Planned: \$ _____	Actual: \$ _____

Total Variable Expenses	Planned: \$ _____	Actual: \$ _____
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Remaining Balance	Planned: \$ _____	Actual: \$ _____
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