

## Monthly Budget & Spending Calculator

EXPENSES	BUDGET	ACTUAL	VARIANCE +/-
Cable or Satellite (Television)			
Car Payments or Transportation			
Car Insurance			
Car Gas			
Car Maintenance and Repair			
Cell Phone			
Children's Activities			
Savings for children			
Credit Card Payments			
Disability Insurance Premiums			
Entertainment			
Food & Groceries			
Gas & Water			
Gifts			
Health Insurance Premiums			
Home Insurance			
Home Phone			
Internet			
Life Insurance Premiums			
Line of Credit Payments			
Loan Payments			
Miscellaneous Purchases			
Mortgage or Rent			
Emergency Fund (3-6 mo. of salary in savings)			
Home Improvements			
Personal Items			
Pet Expenses			
Property Taxes			
Retirement Savings			
Vacation Savings			
Other Expenses			
<b>TOTAL EXPENSES</b>			

GROSS INCOME	BUDGET	ACTUAL	VARIANCE +/-
Your take-home pay			
Your partner's take-home pay			
Government benefits received			
Additional income sources (child support, alimony, etc.)			
<b>TOTAL GROSS INCOME</b>			

NET INCOME	BUDGET	ACTUAL	VARIANCE +/-
INCOME – EXPENSES			

### **Directions Before Calculation**

Enter your budget in Column 1 (Budget).

At the end of the month, record your expenses paid in Column 2 (Actual).

Column 3 (Goal) will automatically calculate if you are over or under your budget.

If you are over your budget, you will have to reduce your expenses.

### **After Your Calculation**

The goal of creating a Budget and Spending planner is to help you better understand how you spend your money in order to become more self aware of your spending habits in a way that will maximize your savings and enhance your financial security.

Most of us don't pay enough attention to how we spend money. We forget what we buy and lose receipts. This Budget and Spending planner will help you to harness your money. It will make your money more "real" and you will feel empowered to redirect it in order to get more from it, to find more happiness and reach your goals sooner. You will soon learn to work to better understand your needs and wants and to make empowered choices on how you spend your money. It's that simple.

This Budget and Spending planner from Savvy Money Gal's list of expenses featured in the budget and spending tracker are based on typical budget and spending activities. However, your needs may vary slightly. Do your best to work within the categories. Empower yourself today!

Should you have any additional questions, please feel free to contact Anita Saulite at [info@savvymoneygal.com](mailto:info@savvymoneygal.com)