

FAMILY BUDGET PLANNER

Track your income, fixed expenses, variable spending, and savings.

Month / Year: _____ Total Income: \$ _____ Total Expenses: \$ _____ Net: \$ _____

MONTHLY INCOME

Category / Item	Budgeted	Actual	Difference
Primary Income (Paycheck 1)	\$	\$	\$
Primary Income (Paycheck 2)	\$	\$	\$
Secondary Income / Spouse	\$	\$	\$
Side Hustle / Other Income	\$	\$	\$
TOTAL:	\$	\$	\$

FIXED EXPENSES (Bills & Necessities)

Category / Item	Budgeted	Actual	Difference
Mortgage / Rent	\$	\$	\$
Homeowner's / Renter's Insurance	\$	\$	\$
Auto Insurance / Registration	\$	\$	\$
Health / Dental / Life Insurance	\$	\$	\$
Electricity / Gas	\$	\$	\$
Water / Sewer / Trash	\$	\$	\$
Internet / Cable / Cell Phones	\$	\$	\$
Childcare / Tuition	\$	\$	\$
Subscriptions / Memberships	\$	\$	\$
TOTAL:	\$	\$	\$

VARIABLE EXPENSES (Flexible Spending)

Category / Item	Budgeted	Actual	Difference
Groceries & Household Supplies	\$	\$	\$
Gas / Transportation / Tolls	\$	\$	\$
Dining Out / Coffee / Delivery	\$	\$	\$
Entertainment / Recreation	\$	\$	\$
Personal Care (Hair, Cosmetics)	\$	\$	\$
Clothing / Shoes	\$	\$	\$
Kids' Activities / Pet Care	\$	\$	\$
Miscellaneous / Unplanned	\$	\$	\$
TOTAL:	\$	\$	\$

SAVINGS & DEBT PAYOFF

Category / Item	Budgeted	Actual	Difference
Emergency Fund Contribution	\$	\$	\$
Retirement / Investments	\$	\$	\$
Credit Card Payments	\$	\$	\$
Student Loans / Auto Loans	\$	\$	\$
TOTAL:	\$	\$	\$