

# Monthly Budget Tracker

Know exactly where your money is going, every month.

*Print one per month, or use it as a reference to set up your own spreadsheet. The goal: no surprises.*

## INCOME

Source	Expected (£)	Actual (£)	Difference (£)
Primary job / salary			
Side income / freelance			
Other			
<b>TOTAL INCOME</b>			= _____

## FIXED COSTS (SAME EVERY MONTH)

Category	Expected (£)	Actual (£)	Notes
Rent			
Phone bill			
Transport pass / Oyster top-up			
Internet / WiFi			
Subscriptions (Netflix, Spotify etc)			
Insurance			
Gym / fitness			
<b>SUBTOTAL</b>			= _____

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## VARIABLE COSTS (CHANGES MONTH TO MONTH)

Category	Budget (£)	Actual (£)	Over/Under
Groceries / food			
Eating out / takeaway			
Alcohol / nights out			
Clothing			
Personal care (haircut, toiletries)			
Entertainment / activities			
Travel / day trips			
Gifts / misc			
<b>SUBTOTAL</b>			= _____

## MONTH SUMMARY

	Amount (£)	Status	
Total Income	_____		
Total Fixed Costs	_____		
Total Variable Costs	_____		
Total Saved to Emergency Fund	_____		
<b>NET (Income minus all outgoings)</b>	_____	■ Positive / ■ Negative	

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■ *Rule of thumb: 50% needs, 30% wants, 20% savings. Abroad on a tight budget? Aim for 60/20/20.*

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