

# Monthly Budget Planner

Keep track of your money each month to become a savvy spender!

And remember to “**pay yourself first.**” Deposit half of your disposable income in savings before paying other expenses.

## Fixed Expenses

The cost of these expenses stays relatively the same each month, so they are considered “fixed.” Knowing these costs in advance can help you determine how much to spend on other expenses.

## Variable Expenses

The cost of these expenses varies month-to-month based on your habits. If you have little to none of your disposable income left at the end of the month, adjust these expenses to reduce your costs.

Income	Monthly Total
Salary (after taxes/benefits)	\$
Other	\$
<b>Total Monthly Income</b>	\$

Expenses	Monthly Total
Savings Deposit (Pay Yourself First)	\$
Rent/Mortgage	\$
Internet/Cable	\$
Student Loans	\$
Car Loan	\$
Insurance (car, home, etc.)	\$
Utilities (electricity, gas, water, etc.)	\$
Phone(s)	\$
Groceries	\$
Dining Out	\$
Gas	\$
Entertainment/ Other	\$
<b>Total Monthly Expenses</b>	\$
<b>Total Monthly Income</b>	\$
— <b>Total Monthly Expenses</b>	\$
<b>= Total Disposable Income</b>	\$