MONTHLY BUDGET 2027

Month _____ **Take-home pay** _____ **Paydays** _____

Category	Due	Planned $	Actual $	Difference $
Paycheck 1				
Paycheck 2				
Other income				
Emergency fund				
Retirement or investing				
Sinking fund (annual bills)				
Rent or mortgage				
Electric, gas, water				
Phone and internet				
Insurance				
Car payment				
Fuel or transit				
Groceries				
Household and pharmacy				
Kids and school				
Medical costs				
Subscriptions				
Eating out				
Fun and hobbies				
Gifts and giving				
Credit card payment				
Loan payment				
Other				
Totals				

Fill Planned before the month starts and Actual at the end. Spending rows: Planned minus Actual. Income rows: Actual minus Planned.