

Monthly Budget: Outgoings

MONTH:

RENT/MORTGAGE INSURANCE INSURANCE MAINTENANCE TOTAL TOTAL UTILITIES BUDGET ACTUAL SAVINGS BUDGET ACTUAL GAS EMERGENCY FUND OTHER TOTAL TOTAL TRANSPORTATION BUDGET ACTUAL CAR PAYMENT INSURANCE TAX DEBT BUDGET ACTUAL CREDIT CARD MAINTENANCE TOTAL TOTAL	HOUSING	BUDGET	ACTUAL	FOOD	BUDGET	ACTUAL
MAINTENANCE TOTAL UTILITIES BUDGET ACTUAL GAS EMERGENCY FUND OTHER TOTAL TOTAL PHONE WATER TRANSPORTATION BUDGET ACTUAL CAR PAYMENT INSURANCE TAX DEBT BUDGET ACTUAL CREDIT CARD MAINTENANCE TOTAL TOTAL DEST BUDGET ACTUAL CREDIT CARD LOANS	RENT/MORTGAGE			GROCERIES		
TOTAL SAVINGS BUDGET ACTUAL GAS EMERGENCY FUND OTHER TOTAL TRANSPORTATION BUDGET ACTUAL CAR PAYMENT INSURANCE TAX FUEL MAINTENANCE TOTAL UTILITIES BUDGET ACTUAL GAS ELECTRIC INTERNET WATER COUNCIL TAX TOTAL CREDIT CARD LOANS TOTAL UTILITIES BUDGET ACTUAL GAS LOANS BUDGET ACTUAL CREDIT CARD LOANS	INSURANCE			EATING OUT		
SAVINGS BUDGET ACTUAL GAS EMERGENCY FUND OTHER TOTAL TRANSPORTATION BUDGET ACTUAL CAR PAYMENT INSURANCE TAX FUEL MAINTENANCE MAINTENANCE TOTAL BUDGET ACTUAL GAS ELECTRIC INTERNET WATER COUNCIL TAX TOTAL CREDIT CARD LOANS TOTAL TOTAL CREDIT CARD LOANS	MAINTENANCE			TOTAL		
SAVINGS BUDGET ACTUAL GAS EMERGENCY FUND OTHER INTERNET TOTAL PHONE WATER COUNCIL TAX CAR PAYMENT INSURANCE TAX DEBT BUDGET ACTUAL CREDIT CARD MAINTENANCE LOANS	TOTAL			LITUITIES	PUDGET	ACTUAL
EMERGENCY FUND OTHER INTERNET PHONE WATER COUNCIL TAX CAR PAYMENT INSURANCE TAX DEBT BUDGET ACTUAL CREDIT CARD MAINTENANCE LOANS				UTILITIES	BODGET	ACTUAL
OTHER TOTAL PHONE WATER COUNCIL TAX CAR PAYMENT INSURANCE TAX DEBT BUDGET ACTUAL CREDIT CARD MAINTENANCE LOANS	SAVINGS	BUDGET	ACTUAL	GAS		
TOTAL PHONE WATER COUNCIL TAX CAR PAYMENT INSURANCE TAX DEBT BUDGET ACTUAL CREDIT CARD LOANS TOTAL	EMERGENCY FUND			ELECTRIC		
TRANSPORTATION BUDGET ACTUAL CAR PAYMENT INSURANCE TAX DEBT BUDGET ACTUAL CREDIT CARD LOANS TOTAL	OTHER			INTERNET		
TRANSPORTATION BUDGET ACTUAL COUNCIL TAX TOTAL INSURANCE TAX DEBT BUDGET ACTUAL CREDIT CARD LOANS TOTAL	TOTAL			PHONE		
COUNCIL TAX CAR PAYMENT INSURANCE TAX DEBT BUDGET ACTUAL CREDIT CARD LOANS TOTAL				WATER		
TOTAL INSURANCE TAX DEBT BUDGET ACTUAL CREDIT CARD LOANS TOTAL	TRANSPORTATION	BUDGET	ACTUAL	COUNCIL TAX		
INSURANCE TAX DEBT BUDGET ACTUAL CREDIT CARD LOANS TOTAL	CAR PAYMENT			TOTAL		
FUEL CREDIT CARD MAINTENANCE LOANS	INSURANCE			IOIAL		
MAINTENANCE LOANS	TAX			DEBT	BUDGET	ACTUAL
MAINTENANCE	FUEL			CREDIT CARD		
TOTAL	MAINTENANCE			LOANS		
IOIAL	TOTAL			TOTAL		

OTHER	BUDGET	ACTUAL	GENERAL	BUDGET	ACTUAL
			ENTERTAINMENT		
			CLOTHING		
			SUBSCRIPTIONS		
TOTAL			TOTAL		

OVERALL TOTAL OUTGOINGS:



Monthly Budget: Income

MONTH:		
INCOME		

SIDE HUSTLES

OTHER

WAGES

TOTAL

The 50/20/30 rule

The **50/20/30 rule** helps you budget better by splitting your spending into three categories: living expenses and essentials, financial goals, and lifestyle. Here's how it works:

50% of your income should go on living expenses and essentials. Your rent or mortgage, food, bills, work travel and so on.

20% should go towards your financial goals, savings or paying off debts.

30% should go towards your lifestyle.

Non-essential, nice-to-have things like eating out, cinema trips or live sports.

After you've worked out your income and expenditure using these sheets, you can see if the **50/20/30 rule** is right for you!



TOTAL OUTGOINGS:

TOTAL INCOME:

REMAINING: