



Monthly Budget: Outgoings

MONTH:

HOUSING	BUDGET	ACTUAL
RENT/MORTGAGE		
INSURANCE		
MAINTENANCE		
TOTAL		

SAVINGS	BUDGET	ACTUAL
EMERGENCY FUND		
OTHER		
TOTAL		

TRANSPORTATION	BUDGET	ACTUAL
CAR PAYMENT		
INSURANCE		
TAX		
FUEL		
MAINTENANCE		
TOTAL		

OTHER	BUDGET	ACTUAL
TOTAL		

FOOD	BUDGET	ACTUAL
GROCERIES		
EATING OUT		
TOTAL		

UTILITIES	BUDGET	ACTUAL
GAS		
ELECTRIC		
INTERNET		
PHONE		
WATER		
COUNCIL TAX		
TOTAL		

DEBT	BUDGET	ACTUAL
CREDIT CARD		
LOANS		
TOTAL		

GENERAL	BUDGET	ACTUAL
ENTERTAINMENT		
CLOTHING		
SUBSCRIPTIONS		
TOTAL		

OVERALL TOTAL OUTGOINGS:



Monthly Budget: Income

MONTH:

INCOME

WAGES

SIDE HUSTLES

OTHER

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: