Monthly Budget

Month: November 2026 | Savings goal: $500

INCOME	Planned	Actual	Difference
Salary (after tax)	$4,200	$4,200	$0
Side income	$300	$350	+$50
Total income	**$4,500**	**$4,550**	**+$50**

EXPENSES	Planned	Actual	Difference
Needs			
Rent / mortgage	$1,500	$1,500	$0
Utilities and internet	$220	$235	–$15
Groceries	$450	$480	–$30
Transportation	$200	$180	+$20
Insurance and health	$300	$300	$0
Debt payments	$250	$250	$0
Wants			
Dining out	$200	$260	–$60
Subscriptions	$45	$45	$0
Shopping and hobbies	$250	$190	+$60
Entertainment	$135	$110	+$25
Savings			
Emergency fund	$300	$300	$0
Retirement / investing	$200	$200	$0
Total expenses and savings	**$4,050**	**$4,050**	**$0**

Left over (income – total): $500	**Plan for left over:** extra to emergency fund
Notes for next month: Dining out over budget – plan two home-cooked date nights.	