2026 Monthly Budget Worksheet

Write this month's numbers in pencil. Use take-home pay, the amount that reaches your bank.

Month _____ Year _____ Name _____

INCOME	
Pay, take-home	$
Other income	$
Side work or benefits	$
Total income	**$**

FIXED BILLS	
Rent or mortgage	$
Utilities	$
Insurance	$
Phone and internet	$
Minimum debt payments	$
Childcare or tuition	$
Other fixed bills	$
Total fixed bills	**$**

VARIABLE SPENDING	
Groceries	$
Transportation and gas	$
Dining out	$
Personal and household	$
Other variable spending	$
Total variable spending	**$**

Savings, debt, and the month’s totals

SAVINGS AND EXTRA DEBT PAYMENTS

Emergency savings	$ _____
Retirement contribution	$ _____
Extra debt payments	$ _____
Other savings goals	$ _____
Total savings and extra debt	**$** _____

MONTH TOTALS

Total income (from page 1)	$ _____
Fixed + variable + savings and debt	$ _____
Left to assign	**$** _____

50 / 30 / 20 GUIDE

A starting split of take-home pay. Change the percents if your rent or debt needs more.

	Target	This month
Needs, about 50% Housing, utilities, insurance, groceries, minimum payments	$ _____	$ _____
Wants, about 30% Dining, hobbies, and other spending you could skip	$ _____	$ _____
Savings and debt, about 20% Emergency fund, retirement, and payments above the minimum	$ _____	$ _____

Notes for next month