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Monthly Budget Planner



Track income, expenses, bills and savings - all amounts in euros.

Print at 100% scale on A4 paper

How to use this planner

This planner helps you see exactly where your money goes each month. Fill in the **Monthly Budget Overview** on the 1st of the month, log every purchase in the **Expense Tracker**, and review the **Year at a Glance** page monthly.

The 50 / 30 / 20 rule - a simple starting point for your budget:

50% Needs - rent, utilities, groceries, transport, insurance: the essentials you cannot skip.

30% Wants - dining out, shopping, subscriptions, hobbies: the fun part, kept in check.

20% Savings - emergency fund, investments, debt payoff: pay your future self first.

Tip: write amounts in **euros (€)**. Compare *Planned* vs *Actual* at month-end - the gap shows where to adjust next month.

Monthly Budget Overview

Month: _____

Category	Planned €	Actual €
Salary		
Freelance / Side income		
Other income		
Total Income		
Rent / Mortgage		
Utilities		
Groceries		
Transport		
Insurance		
Subscriptions		
Dining out		
Shopping		
Health		
Other		
Total Expenses		
Total Savings = Total Income - Total Expenses		

Savings rate this month: _____ %

Monthly Expense Tracker

Month: _____

Monthly Expense Tracker (continued)

Month: _____

Bills & Subscriptions Tracker

Bill	Provider	Due date	Amount €	Paid
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐

Savings Goals

Goal	Target €	Saved so far €	Deadline

Debt Payoff Tracker

Debt	Total owed €	Monthly payment €	Paid off
			☐
			☐
			☐
			☐
			☐
			☐

Year at a Glance

Year: _____

Month	Income €	Expenses €	Saved €
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			
YEAR TOTAL			