

Household Budget by Category

Monthly Format

Month: _____

Category	Budgeted Amount	Actual Amount	Difference
Housing (Rent/Mortgage)	_____	_____	_____
Utilities (Electricity, Water, Gas)	_____	_____	_____
Groceries	_____	_____	_____
Transportation	_____	_____	_____
Insurance	_____	_____	_____
Medical/Health	_____	_____	_____
Personal & Miscellaneous	_____	_____	_____
Entertainment	_____	_____	_____
Education/Childcare	_____	_____	_____
Savings & Investments	_____	_____	_____
Total	_____	_____	_____

Important Notes

- Track both planned (budgeted) and actual spending each month to identify areas for improvement.
- Review differences (variance) between budgeted and actual amounts regularly for better financial control.
- Adjust your budget based on changing household needs and unexpected expenses.
- Remember to update totals every month for accurate records and better financial planning.
- Include all essential categories relevant to your household for a complete overview.