

Annual Personal Budget Planning Sheet

Personal Information

Name	Year
Prepared On	Reviewed By

ESTIMATED ANNUAL INCOME

Source	Estimated Amount
Salary	
Bonus / Incentives	
Investments	
Other Income	
Total Income	

ESTIMATED ANNUAL EXPENSES

Category	Estimated Amount
Housing (Rent/Mortgage)	
Utilities	
Food / Groceries	
Transportation	
Health / Insurance	
Savings / Investments	
Leisure / Entertainment	
Gifts / Donations	
Miscellaneous	
Total Expenses	

SUMMARY

Total Income
Total Expenses
Estimated Surplus / Deficit

Important Notes:

- Regularly update estimated amounts based on actual income and expenses throughout the year.
- Categorize expenses accurately for better financial tracking.
- Use surplus to increase savings, investments, or pay off debts.
- Review and adjust the budget periodically to accommodate life changes.
- Keep financial documents and receipts for verification and analysis.

