

# Essential Personal Budget Sheet

## 1. Personal Information

Name	
Month/Year	

## 2. Income

Source	Planned	Actual
Salary/Wages		
Freelance/Side Jobs		
Other Income		
Total Income		

## 3. Expenses

Category	Planned	Actual
Rent / Mortgage		
Utilities		
Groceries		
Transportation		
Insurance		
Healthcare		
Savings		
Entertainment		
Other		
Total Expenses		

## 4. Summary

	Planned	Actual
Net Income (Income - Expenses)		

## Important Notes

- Regularly track your actual income and expenses to improve financial awareness.
- Adjust planned amounts as necessary to reflect changing priorities or income sources.
- Keep receipts and records for accurate budgeting and transparency.
- Review and update your budget monthly for better financial control.
- Use this template as a guideline; add or remove categories to suit your personal needs.

