Budget and savings tracker

Your budget on the left, the savings it creates on the right.



Month _____ Year _____

Money in

Item	Planned	Actual
Paycheck 1	$	$
Paycheck 2	$	$
Other	$	$
Total	$	$

Bills

Item	Planned	Actual
Housing	$	$
Utilities	$	$
Phone and internet	$	$
Insurance	$	$
Car	$	$
Debt payments	$	$
	$	$
	$	$
Total	$	$

Spending

Item	Planned	Actual
Groceries	$	$
Gas and rides	$	$
Eating out	$	$
Household	$	$
Fun	$	$
	$	$
	$	$
Total	$	$

What is left to save

Money in	_____
Minus bills	_____
Minus spending	_____
Available to save	_____

Send it to

Fund	Amount	Done
Emergency fund	$	☐
Sinking fund	$	☐
Goal 1	$	☐
Goal 2	$	☐
	$	☐
Total	$	

Balances

Fund	Start	End
Emergency fund	$	$
Sinking fund	$	$
Goal 1	$	$
Goal 2	$	$
	$	$

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Savings by month

Track how much of your income you keep. Saved divided by income is your savings rate.

Year _____ Target savings rate % _____

Month	Income	Spent	Saved	Rate %	Running total
January	$	$	$		$
February	$	$	$		$
March	$	$	$		$
April	$	$	$		$
May	$	$	$		$
June	$	$	$		$
July	$	$	$		$
August	$	$	$		$
September	$	$	$		$
October	$	$	$		$
November	$	$	$		$
December	$	$	$		$
Year	$	$	$		$

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Savings goals

One box for each goal. Color a square for every 10% you reach.

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10 20 30 40 50 60 70 80 90 100

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10 20 30 40 50 60 70 80 90 100

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10 20 30 40 50 60 70 80 90 100

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10 20 30 40 50 60 70 80 90 100

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10 20 30 40 50 60 70 80 90 100

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10 20 30 40 50 60 70 80 90 100

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