## **Budgeting Template**

Managing your finances effectively is crucial for achieving financial stability and preparing for a secure retirement. Use this simple budgeting template to track your income and expenses, helping you make informed financial decisions.

Monthly Income

* Salary: $\_\_\_\_\_\_\_\_\_
* Other Income: $\_\_\_\_\_\_\_\_\_
* *Total Income: $\_\_\_\_\_\_\_\_\_*

Monthly Expenses

* Housing (Rent/Mortgage): $\_\_\_\_\_\_\_\_\_
* Utilities: $\_\_\_\_\_\_\_\_\_
* Groceries: $\_\_\_\_\_\_\_\_\_
* Transportation: $\_\_\_\_\_\_\_\_\_
* Healthcare: $\_\_\_\_\_\_\_\_\_
* Insurance: $\_\_\_\_\_\_\_\_\_
* Entertainment: $\_\_\_\_\_\_\_\_\_
* Dining Out: $\_\_\_\_\_\_\_\_\_
* Miscellaneous: $\_\_\_\_\_\_\_\_\_
* *Total Expenses: $\_\_\_\_\_\_\_\_\_*

Savings and Investments

* Retirement Contributions: $\_\_\_\_\_\_\_\_\_
* Emergency Fund: $\_\_\_\_\_\_\_\_\_
* Other Savings: $\_\_\_\_\_\_\_\_\_
* *Total Savings: $\_\_\_\_\_\_\_\_\_*

Summary

* *Net Income (Income - Expenses): $\_\_\_\_\_\_\_\_\_*
* *Net Savings (Income - Expenses - Savings): $\_\_\_\_\_\_\_\_\_*

By regularly updating this template, you can maintain a clear view of your financial situation and make adjustments as needed to stay on track with your financial goals.

