

# STRATEGIC FAMILY FINANCE

Monthly Budget Allocation Planner

Month/Year: \_\_\_\_\_

Household Net Income: \$ \_\_\_\_\_

## EXPENSE DESCRIPTION

**BUDGETED**

**ACTUAL**

**VARIANCE**

### **Fixed Housing & Utilities**

Mortgage / Rent

Electricity / Gas

Water / Trash

Internet / Subscriptions

### **Family Essentials**

Groceries

Transportation / Fuel

Insurance (Auto/Health)

Childcare / Education

### **Strategic Financial Goals**

Emergency Fund Savings

Retirement Contributions

Debt Reduction Payment

### **Lifestyle & Discretionary**

Dining & Entertainment

Miscellaneous / Buffer

**TOTAL EXPENSES \$ \_\_\_\_\_**

"A budget is telling your money where to go instead of wondering where it went."