MONTHLY ALLOCATION

Priority: Savings & Future Wealth
MONTH: _________
TOTAL INCOME: $_________

1. Primary Savings (Pay Yourself First)

CATEGORY / DESCRIPTION	TARGET %	ALLOCATED AMOUNT
Emergency Fund	10%	
Retirement (401k/IRA)	15%	
High-Yield Investment	5%	

2. Fixed Essential Expenses

Housing (Rent/Mortgage)	Fixed	
Utilities & Insurance	Fixed	
Transportation / Fuel	Variable	

3. Flexible Lifestyle

Groceries & Dining	Variable	
Personal / Subscriptions	Variable	
Miscellaneous / Buffer	Variable	

TOTAL SAVINGS
$
TOTAL EXPENSES
$
REMAINING BALANCE
$