

MONTHLY BUDGET ALLOCATION

Target Year: 2024 | Net Household Income: \$_____

Date Revised: _____

EXPENSE CATEGORY	ALLOCATION VISUAL	PERCENTAGE
Housing (Mortgage/Rent, Tax, Insurance)		30%
Utilities (Power, Water, Internet)		10%
Food & Groceries		15%
Transportation (Auto, Fuel, Transit)		10%
Debt Repayment & Savings		20%
Healthcare & Insurance		5%
Personal & Entertainment		10%
Total Allocation		100%

Notes & Goals:

Use this chart to visualize monthly spending caps. Adjust percentages annually based on life changes or financial milestones.