

MONTHLY ALLOCATION STRATEGY

Financial Planning Framework

MONTH/YEAR: _____
NET INCOME: \$ _____

CATEGORY	TARGET %	ACTUAL %	AMOUNT (\$)
Fixed Housing (Rent/Mortgage)	30%		
Essential Living (Food/Utilities)	20%		
Debt Repayment / Wealth Building	20%		
Retirement / Long-term Investing	15%		
Discretionary / Lifestyle	10%		
Emergency / Liquid Savings	5%		
TOTAL ALLOCATION	100%	100%	\$

NOTES & ADJUSTMENT STRATEGY