Martinez Household - Household Budget 2026

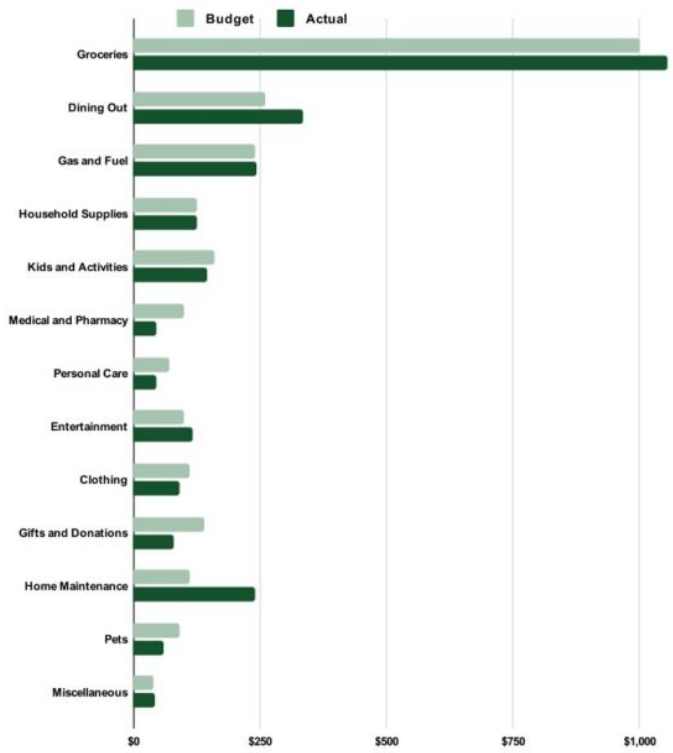
Go to: Setup | Budget | Transactions | Monthly Actuals | Budget vs Actual | Savings Goals | Debt Payoff | Lists | How to Use | Explore More

MONTH: October — *Raleigh, NC | Data through Nov 14, 2026 | 664 transactions logged*

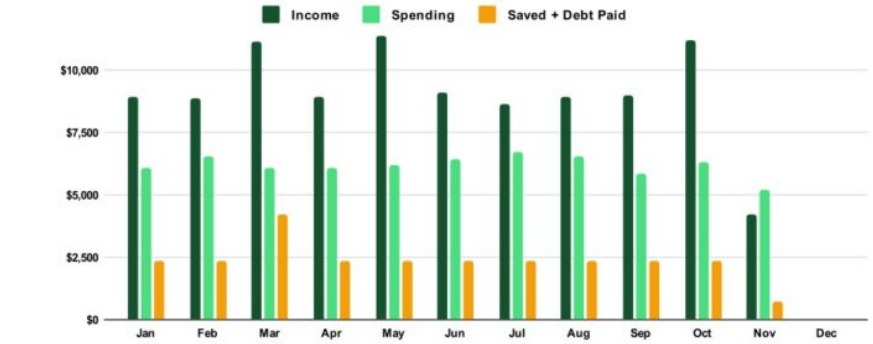
Year to date (Jan - Oct): saved $14,862 | debt paid $10,805

INCOME	SPENT	SAVED	DEBT PAID	LEFT OVER	BUDGET USED
$11,213.65	$6,304.22	$1,400.00	$980.47	$2,528.96	101.1%
Plan $8,858 | 127% of plan	$71 over budget	Savings rate 12.5% (target 15%)	Debt left $37,445	Year to date $7,662	7 categories over budget

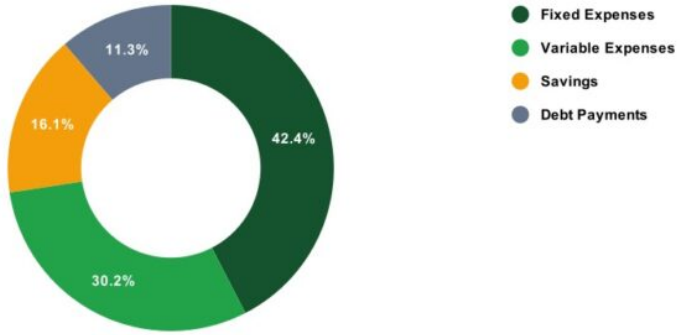
Variable Spending: Budget vs Actual



Income vs Spending by Month



Where the Money Went (Selected Month)



TOP 8 SPENDING CATEGORIES

Category	Actual	Budget
Mortgage (incl. Escrow)	$1,986.40	$1,986.40
Groceries	$1,054.62	$1,000.00
Childcare	$925.00	$925.00
Dining Out	$333.60	$260.00
Gas and Fuel	$242.28	$240.00
Home Maintenance	$238.95	$110.00
Car Insurance	$167.83	$168.00
Kids and Activities	$146.68	$160.00

BUDGET SUMMARY - SELECTED MONTH

Item	Budget	Actual
Income	$8,857.50	$11,213.65
Fixed Expenses	$3,688.40	$3,685.49
Variable Expenses	$2,545.00	$2,618.73
Savings	$1,400.00	$1,400.00
Debt Payments	$980.47	$980.47
Total Outflow	$8,613.87	$8,684.69
Left Over	$243.63	$2,528.96
Left Over - Year to Date	$908.30	$7,661.73

SAVINGS GOALS AND DEBTS

Goal or Debt	Progress	Still to Go
Emergency Fund (6 months)	66%	$9,288
Family Vacation - Outer Banks	81%	$850
College 529 - 2026 Deposits	92%	$300
Roth IRA - 2026 Contributions	75%	$1,500
Car Loan - 2023 Honda CR-V	20%	$14,276
Federal Student Loan (Elena)	7%	$21,276
Visa Credit Card	63%	$1,893
Debt-free by (all debts)		Feb 2035