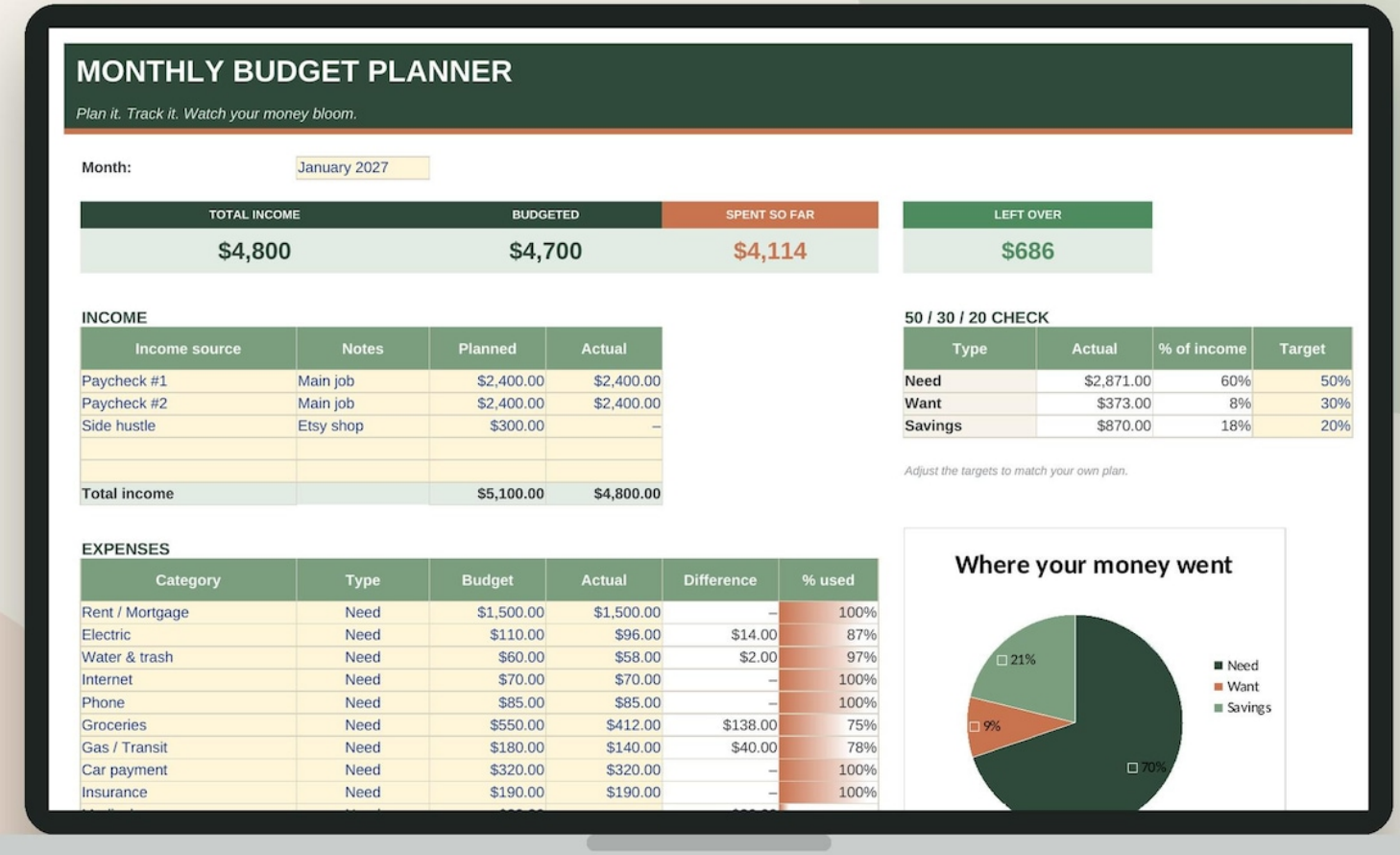
LEDGER & BLOOM

MONTHLY BUDGET PLANNER

GOOGLE SHEETS + EXCEL | INSTANT DOWNLOAD



MONTHLY BUDGET PLANNER

Plan it. Track it. Watch your money bloom.

Month: January 2027

TOTAL INCOME	BUDGETED	SPENT SO FAR	LEFT OVER
$4,800	$4,700	$4,114	$686

INCOME

Income source	Notes	Planned	Actual
Paycheck #1	Main job	$2,400.00	$2,400.00
Paycheck #2	Main job	$2,400.00	$2,400.00
Side hustle	Etsy shop	$300.00	–
Total income		**$5,100.00**	**$4,800.00**

50 / 30 / 20 CHECK

Type	Actual	% of income	Target
Need	$2,871.00	60%	50%
Want	$373.00	8%	30%
Savings	$870.00	18%	20%

Adjust the targets to match your own plan.

EXPENSES

Category	Type	Budget	Actual	Difference	% used
Rent / Mortgage	Need	$1,500.00	$1,500.00	–	100%
Electric	Need	$110.00	$96.00	$14.00	87%
Water & trash	Need	$60.00	$58.00	$2.00	97%
Internet	Need	$70.00	$70.00	–	100%
Phone	Need	$85.00	$85.00	–	100%
Groceries	Need	$550.00	$412.00	$138.00	75%
Gas / Transit	Need	$180.00	$140.00	$40.00	78%
Car payment	Need	$320.00	$320.00	–	100%
Insurance	Need	$190.00	$190.00	–	100%