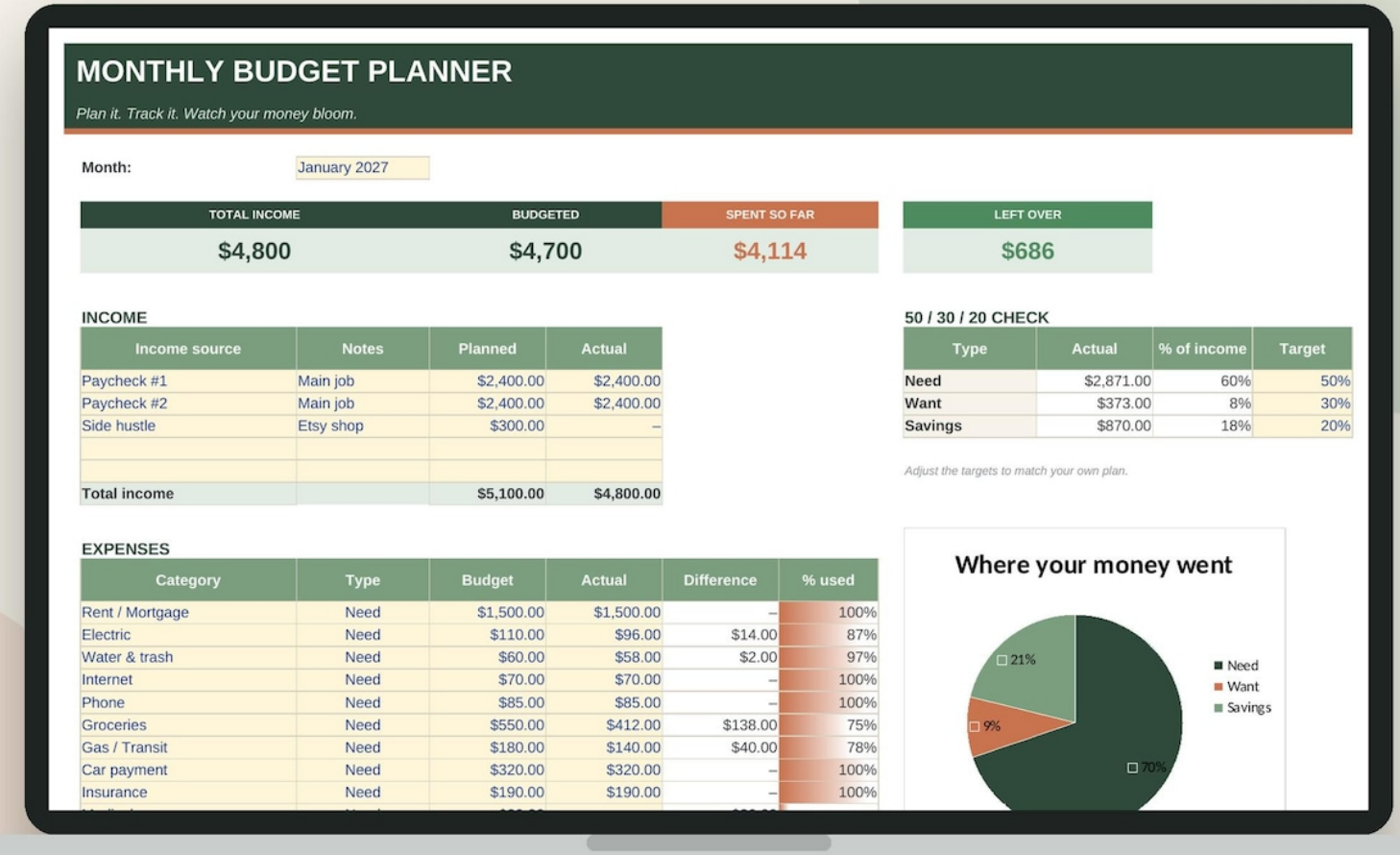
LEDGER & BLOOM

# 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% |