

PERKYX

Monthly Budget Planner

A simple printable system for planning income, expenses, bills, savings and your monthly financial review.

Month: _____ Year: _____

How to use this planner

Start with expected income, then plan fixed expenses, variable spending, bills and savings. At the end of the month, enter actual figures and use the review pages to see what changed. This planner is for personal organization and does not provide financial advice.

Free digital resource from Perkyx

1. Monthly Income Tracker

Record all expected and actual income for the month.

Income Source	Expected	Actual	Difference

Income Summary	Amount

2. Fixed Expenses Planner

List recurring expenses that are usually similar each month.

Fixed Expense	Due Date	Planned	Actual	Paid

Examples: rent/mortgage, utilities, insurance, subscriptions, phone, internet, loan payments.

3. Variable Spending Tracker

Track spending that can change throughout the month.

Date	Category	Description	Planned	Actual

Possible categories: groceries, transport, eating out, household, entertainment, clothing and personal spending.

4. Savings Goals

Set clear savings targets and record your progress.

Goal	Target Amount	This Month	Total Saved	Remaining

My main savings priority this month:

Notes

5. Bills & Payments Checklist

Use this page to keep important monthly payments in one place.

Bill / Payment	Due Date	Amount	Paid?	Payment Date

6. Monthly Budget Summary

Compare your plan with what actually happened.

Category	Planned	Actual	Difference

Monthly Totals	Planned	Actual

End-of-month balance: _____

7. Bonus: End-of-Month Review

Use these questions to prepare for the next month.

What went well with my budget this month?

Notes

Where did I spend more than planned?

Notes

Which expense could I reduce, cancel or plan better?

Notes

What is my top financial priority for next month?

Notes

Next Month Planning

Carry forward the lessons from this month and prepare a simple starting plan.

Next Month Priority	Target / Amount	Action

Important dates or upcoming expenses

Date	Expense / Event	Estimated Amount

Reminder

A budget is a planning tool, not a test. Update it when circumstances change and verify important financial decisions using reliable information or an appropriate qualified professional.