

Household budget · Monthly sheet

Enter fixed costs once at the top, variable spending day by day – the month-end balance sits at the bottom.

Month _____ Year _____ For _____

Income		Fixed costs this month		Monthly balance	
Salary / wages 1		Housing & energy (rent/mortgage, utilities, electricity, heating)		Income (I)	
Salary / wages 2		Insurance		Fixed costs (F)	-
Child benefit		Contracts & subscriptions (mobile, internet, streaming, clubs)		Variable spending (V, total below)	-
Other (refunds, sales ...)		Transport fixed (pass, car tax, lease) · Kids fixed (childcare, music lessons)		Left at month end	=
Total income (I)		Set aside for holidays & travel / savings		Budget for variable spending (target, set in advance)	
		Total fixed costs (F)			

Day	Groceries & household	Eating out & takeaway	Transport (fuel, parking ...)	Health & personal care	Clothing & shoes	Leisure, sport & culture	Kids & education	Other (gifts, fees ...)	Daily total	Note
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