

The Finance Twins Budget Sheet

www.thefinancetwins.com/excel

Month:

1. Income

Total After-Tax Wages	
Other Income	
Total	

2. Savings

Emergency Fund	
Retirement (401k, IRA, etc.)	
Children's College Fund (529)	
Other Taxable Investments	
Total	

Instructions

1. Before the month begins, input your desired totals into this sheet to determine your monthly budget.
2. Start by putting expected income into section 1.
3. Now input your desired savings into section 2.
4. Finally, input your consumption in section 3.
5. Review section 4 (Summary) to ensure you are tracking to your target savings rate.
6. Repeat on a monthly basis.

Notes

3. Spend

Housing

Mortgage / Rent / HOA Fees	
Home / Renter's Insurance	
Property Taxes	
Total	

Utilities

Electric & Gas	
Water & Sewer	
Trash and Recycling	
Cell Phone	
Internet	
Cable / Netflix / Hulu / etc.	
Total	

Food

Groceries	
Restaurants	
Total	

Transportation

Car Insurance	
Gas or Electricity	
Oil Change / Maintenance / Inspection	
Bus / Train Pass	
Ride Share / Car Rental / Taxi	
Taxes / Tolls / Registration	
Car Wash	
Total	

Wellness

Gym Membership	
Medications	
Vitamins / Supplements	
Medical & Dental Bills	
Glasses & Contact Lenses	
Total	

Personal Insurance

Health Insurance	
Life Insurance	
Disability Insurance	
Total	

Family/Home

Charitable Donations	
Childcare	
Education	
Books/School Supplies	
Toys/Games	
Clothes	
Baby Supplies	
Toiletries/Soap/Detergent/Cosmetics	
Pet Food	
Other Pet Expenses	
Gifts	
Total	

Subscriptions

Music (Spotify / Apple / etc.)	
Tech (Dropbox / iCloud / etc.)	
Food Club (Costco / Sam's / etc.)	
Magazines / Journals	
Total	

Loans

Credit Card	
Car Loan	
Student Loans	
Personal Loans	
Total	

Other

Discretionary Unrestricted Spend (yours)	
Discretionary Unrestricted Spend (theirs)	
Social / Entertainment	
Vacation	
New Car	
Total	

4. Summary

Total Allocated	
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Savings Rate	
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Goal is to Allocate every single penny you earn!

Goal is 15% or more!

(Divide the total from section 2 by the total in section 1.)