

Monthly Household Budget Planner

Month: _____

Year: _____

Monthly Income

Source	Amount
Pension	R/\$ _____
Salary	R/\$ _____
Investment Income	R/\$ _____
Rental Income	R/\$ _____
Side Hustle Income	R/\$ _____
Other	R/\$ _____
Total Monthly Income	R/\$ _____

Essential Household Expenses

Expense	Budget	Actual
Housing / Rent	R/\$ _____	R/\$ _____
Electricity	R/\$ _____	R/\$ _____
Water	R/\$ _____	R/\$ _____
Rates &	R/\$ _____	R/\$ _____

Taxes

Internet R_____ R_____

Telephone R_____ R_____

Insurance R_____ R_____

Medical Aid R_____ R_____

Medication R_____ R_____

Groceries R_____ R_____

Fuel /
Transport R_____ R_____

Other R_____ R_____

Total Essential Expenses

Budget: R_____

Actual: R_____

Savings & Financial Planning

Category	Budget	Actual
Emergency Fund	R_____	R_____
Retirement Savings	R_____	R_____
Home Maintenance	R_____	R_____
Gifts & Birthdays	R_____	R_____
Holidays	R_____	R_____

Unexpected R_____ R_____
Expenses

Personal Spending

Category	Budget	Actual
Clothing	R_____	R_____
Entertainm ent	R_____	R_____
Eating Out	R_____	R_____
Hobbies	R_____	R_____
Charity	R_____	R_____
Other	R_____	R_____

Monthly Summary

Total Income

R_____

Total Expenses

R_____

Amount Saved

R_____

Money Remaining

R_____

This Month's Financial Goal

AI Money-Saving Ideas

Ask ChatGPT:

"Here is my monthly budget. Please suggest five practical ways I could reduce my expenses without lowering my quality of life."

Write the best ideas below:

1.

2.

3.

4.

5.

My Action Plan for Next Month

- ☐ Reduce one unnecessary expense
- ☐ Increase my savings
- ☐ Track all spending
- ☐ Compare prices before major purchases
- ☐ Use AI to plan meals
- ☐ Review my budget every week

☐ Build my emergency fund

☐ Celebrate my progress!

☐ **Matt's Money Tip**

A budget isn't about restricting yourself—it's about making your money work for the life you want. Small improvements each month can lead to greater financial confidence and peace of mind over time.