Budget Sheet

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**SEPTEMBER**

|  |  |  |  |
| --- | --- | --- | --- |
| **Paychecks** | **Gross Income** | **Taxes**  **Deducted** | **Net Income** |
| **Pay Check#1** | $ | $ | $ |
| **Pay Check#2** | $ | $ | $ |
| **Pay Check#3** | $ | $ | $ |
| **Pay Check#4** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Sum Total Net:**  *(Combine Net Total)* | | $ | |
| **Sum Passive Total:**  *(Combine Passive Total)* | | $ | |
| **Sum Total Taxes:**  *(Combine Taxes Deducted)* | | $ | |
| **Sum Total All:**  *(Passive & Net Total)* | | $ | |

**50/30/20 Rule**

**NECESSITIES:** Spend 50% or less.

**WANTS:** Spend 30% or less.

**SAVINGS:** Save at least 20%.

Example: On a monthly gross budget of $2,000 the 50/30/20 applies as follows:

***$1,000*** on necessities (car, fuel, housing, insurance, groceries, phone, business expenses)

***$600*** on wants or less (entertainment, streaming services, music services)

***$400*** should be saved (try automated savings)

Budget Sheet

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**OCTOBER**

|  |  |  |  |
| --- | --- | --- | --- |
| **Paychecks** | **Gross Income** | **Taxes**  **Deducted** | **Net Income** |
| **Pay Check#1** | $ | $ | $ |
| **Pay Check#2** | $ | $ | $ |
| **Pay Check#3** | $ | $ | $ |
| **Pay Check#4** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Sum Total Net:**  *(Combine Net Total)* | | $ | |
| **Sum Passive Total:**  *(Combine Passive Total)* | | $ | |
| **Sum Total Taxes:**  *(Combine Taxes Deducted)* | | $ | |
| **Sum Total All:**  *(Passive & Net Total)* | | $ | |

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**NOVEMBER**

|  |  |  |  |
| --- | --- | --- | --- |
| **Paychecks** | **Gross Income** | **Taxes**  **Deducted** | **Net Income** |
| **Pay Check#1** | $ | $ | $ |
| **Pay Check#2** | $ | $ | $ |
| **Pay Check#3** | $ | $ | $ |
| **Pay Check#4** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Sum Total Net:**  *(Combine Net Total)* | | $ | |
| **Sum Passive Total:**  *(Combine Passive Total)* | | $ | |
| **Sum Total Taxes:**  *(Combine Taxes Deducted)* | | $ | |
| **Sum Total All:**  *(Passive & Net Total)* | | $ | |

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**DECEMBER**

|  |  |  |  |
| --- | --- | --- | --- |
| **Paychecks** | **Gross Income** | **Taxes**  **Deducted** | **Net Income** |
| **Pay Check#1** | $ | $ | $ |
| **Pay Check#2** | $ | $ | $ |
| **Pay Check#3** | $ | $ | $ |
| **Pay Check#4** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Sum Total Net:**  *(Combine Net Total)* | | $ | |
| **Sum Passive Total:**  *(Combine Passive Total)* | | $ | |
| **Sum Total Taxes:**  *(Combine Taxes Deducted)* | | $ | |
| **Sum Total All:**  *(Passive & Net Total)* | | $ | |

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**JANUARY**

|  |  |  |  |
| --- | --- | --- | --- |
| **Paychecks** | **Gross Income** | **Taxes**  **Deducted** | **Net Income** |
| **Pay Check#1** | $ | $ | $ |
| **Pay Check#2** | $ | $ | $ |
| **Pay Check#3** | $ | $ | $ |
| **Pay Check#4** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Sum Total Net:**  *(Combine Net Total)* | | $ | |
| **Sum Passive Total:**  *(Combine Passive Total)* | | $ | |
| **Sum Total Taxes:**  *(Combine Taxes Deducted)* | | $ | |
| **Sum Total All:**  *(Passive & Net Total)* | | $ | |

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**FEBRUARY**

|  |  |  |  |
| --- | --- | --- | --- |
| **Paychecks** | **Gross Income** | **Taxes**  **Deducted** | **Net Income** |
| **Pay Check#1** | $ | $ | $ |
| **Pay Check#2** | $ | $ | $ |
| **Pay Check#3** | $ | $ | $ |
| **Pay Check#4** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Sum Total Net:**  *(Combine Net Total)* | | $ | |
| **Sum Passive Total:**  *(Combine Passive Total)* | | $ | |
| **Sum Total Taxes:**  *(Combine Taxes Deducted)* | | $ | |
| **Sum Total All:**  *(Passive & Net Total)* | | $ | |

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**MARCH**

|  |  |  |  |
| --- | --- | --- | --- |
| **Paychecks** | **Gross Income** | **Taxes**  **Deducted** | **Net Income** |
| **Pay Check#1** | $ | $ | $ |
| **Pay Check#2** | $ | $ | $ |
| **Pay Check#3** | $ | $ | $ |
| **Pay Check#4** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Sum Total Net:**  *(Combine Net Total)* | | $ | |
| **Sum Passive Total:**  *(Combine Passive Total)* | | $ | |
| **Sum Total Taxes:**  *(Combine Taxes Deducted)* | | $ | |
| **Sum Total All:**  *(Passive & Net Total)* | | $ | |

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**APRIL**

|  |  |  |  |
| --- | --- | --- | --- |
| **Paychecks** | **Gross Income** | **Taxes**  **Deducted** | **Net Income** |
| **Pay Check#1** | $ | $ | $ |
| **Pay Check#2** | $ | $ | $ |
| **Pay Check#3** | $ | $ | $ |
| **Pay Check#4** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Sum Total Net:**  *(Combine Net Total)* | | $ | |
| **Sum Passive Total:**  *(Combine Passive Total)* | | $ | |
| **Sum Total Taxes:**  *(Combine Taxes Deducted)* | | $ | |
| **Sum Total All:**  *(Passive & Net Total)* | | $ | |

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**MAY**

|  |  |  |  |
| --- | --- | --- | --- |
| **Paychecks** | **Gross Income** | **Taxes**  **Deducted** | **Net Income** |
| **Pay Check#1** | $ | $ | $ |
| **Pay Check#2** | $ | $ | $ |
| **Pay Check#3** | $ | $ | $ |
| **Pay Check#4** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Sum Total Net:**  *(Combine Net Total)* | | $ | |
| **Sum Passive Total:**  *(Combine Passive Total)* | | $ | |
| **Sum Total Taxes:**  *(Combine Taxes Deducted)* | | $ | |
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**JUNE**

|  |  |  |  |
| --- | --- | --- | --- |
| **Paychecks** | **Gross Income** | **Taxes**  **Deducted** | **Net Income** |
| **Pay Check#1** | $ | $ | $ |
| **Pay Check#2** | $ | $ | $ |
| **Pay Check#3** | $ | $ | $ |
| **Pay Check#4** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Sum Total Net:**  *(Combine Net Total)* | | $ | |
| **Sum Passive Total:**  *(Combine Passive Total)* | | $ | |
| **Sum Total Taxes:**  *(Combine Taxes Deducted)* | | $ | |
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**JULY**

|  |  |  |  |
| --- | --- | --- | --- |
| **Paychecks** | **Gross Income** | **Taxes**  **Deducted** | **Net Income** |
| **Pay Check#1** | $ | $ | $ |
| **Pay Check#2** | $ | $ | $ |
| **Pay Check#3** | $ | $ | $ |
| **Pay Check#4** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Sum Total Net:**  *(Combine Net Total)* | | $ | |
| **Sum Passive Total:**  *(Combine Passive Total)* | | $ | |
| **Sum Total Taxes:**  *(Combine Taxes Deducted)* | | $ | |
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**AUGUST**

|  |  |  |  |
| --- | --- | --- | --- |
| **Paychecks** | **Gross Income** | **Taxes**  **Deducted** | **Net Income** |
| **Pay Check#1** | $ | $ | $ |
| **Pay Check#2** | $ | $ | $ |
| **Pay Check#3** | $ | $ | $ |
| **Pay Check#4** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Passive Income** | $ | $ | $ |
| **Sum Total Net:**  *(Combine Net Total)* | | $ | |
| **Sum Passive Total:**  *(Combine Passive Total)* | | $ | |
| **Sum Total Taxes:**  *(Combine Taxes Deducted)* | | $ | |
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