Monthly Budget Planner (Ghar ka Budget)

Month: _____ Year: _____

Income	Planned ₹	Actual ₹	Difference ₹
Salary / main income			
Other income			
Total income			

Expenses	Planned ₹	Actual ₹	Difference ₹
House rent / EMI			
Groceries / ration			
Milk & vegetables			
Electricity			
Water / gas cylinder			
Mobile & internet			
Fuel / transport			
School / tuition fees			
Medical			
Insurance premium			
Loan / credit card			
Shopping & clothes			
Outing & entertainment			
Gifts / festivals			
Savings / SIP / RD			
Other			
Total expenses			

Balance = Total income − Total expenses = ₹ _____

Tip: pay yourself first – move savings on salary day, then spend the rest.

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