MERIEVA

Plan • Grow • Thrive

Starter Budget Worksheet

MONTH

Your whole month on one page — done in fifteen minutes.

1 · INCOME

	PLANNED	ACTUAL
Paycheck(s)		
Side income		
Other income		
Total income		

2 · ESSENTIALS

	PLANNED	ACTUAL
Housing / rent		
Utilities		
Groceries		
Transportation		
Insurance		
Health		
Debt payments		
Other		
Essentials total		

HOW TO USE THIS SHEET

1. Fill in the **Planned** column at the start of the month — give every dollar a job.
2. Spend the month living, not tracking. Keep receipts or use your bank app.
3. At month's end, fill in **Actual**, compare, and adjust next month's plan. Progress beats perfection.

3 · LIFESTYLE

	PLANNED	ACTUAL
Dining out		
Entertainment		
Subscriptions		
Shopping		
Personal care		
Other		
Lifestyle total		

4 · SAVINGS & GOALS

	PLANNED	ACTUAL
Emergency fund		
Retirement		
Sinking funds		
Other goals		
Savings total		

5 · THE BOTTOM LINE

Total income	
− Total spending (2+3+4)	
= Left over	

Rule of thumb: aim for roughly **50%** of income on essentials, **30%** on lifestyle, **20%** to savings & debt beyond minimums. Left over should land at **$0** — every dollar assigned, none wandering off.

Educational tool — not financial advice. · More free resources & workbooks: **merieva.com** · hello@merieva.com