

Category	Planned	Actual amount	Difference
Income			
Salary			
Freelance/side income			
Investments			
Other income			
Total income			
Fixed expenses			
Rent/bond			
Utilities (water, electricity, rates, taxes)			
Internet and phone			
Insurance (health, life, short-term)			
Debt repayments (loan, credit card)			
Savings/investments			
Other fixed expenses			
Total fixed expenses			
Variable expenses			
Groceries			
Eating out/entertainment			
Transport (fuel, etc.)			
Personal care (clothing, etc.)			
Healthcare			
Gifts/charity			
Miscellaneous			
Total variable expenses			
Savings			
Emergency fund			
Retirement fund			
Holiday fund			
Education fund			
Other savings			
Total savings			
Summary			
Total income			
Total fixed expenses			
Total variable expenses			
Total savings			
Remaining balance			