



## SmartMoneyTrek Ultimate Monthly Budget Kit

Free worksheets, visuals, and step-by-step guidance to help you control your money.

### How to Use This Kit

1. Write down all sources of monthly income.
2. List fixed expenses (rent, utilities, loans).
3. List variable expenses (food, transport, fun).
4. Set a savings target (aim for 20%).
5. Compare planned vs actual at month end.
6. Adjust next month and improve.

### Monthly Budget Worksheet

Category	Planned	Actual
Income		
Housing		
Food		
Transport		
Utilities		
Savings		
Other		

## Visual Budgeting Example

### Monthly Expense Tracker

MONTHLY INCOME	AMOUNT
Salary	\$3,000
Side Income	\$500
<b>Total</b>	<b>\$3,500</b>

MONTHLY EXPENSES	AMOUNT
Rent	\$1,200
Utilities	\$250
Groceries & Food	\$700
Transportation	\$150
Entertainment	\$300
<b>Total</b> - Remaining Balance	<b>\$900</b>

### SmartMoneyTrek Budget Worksheet

**SmartMoneyTrek Budget Worksheet**

INCOME	AMOUNT	EXPENSES	AMOUNT
SOURCE		Housing	
SOURCE		Utilities	
CATEGORY		Groceries & Food	
Housing		Transportation	
Utilities		Entertainment	
Groceries & Food		Debt Payments	
Debt Payments		OTHER	
OTHER			200

  

- 1 Enter your monthly income
- 2 List your monthly expenses
- 3 Calculate income minus expenses

