

OPSPLY TEMPLATES

Personal Home Budget Tracker

Take control of your household finances. Track income, expenses, savings goals, and monthly variance — all in one structured template.

\$19

One-Time

PDF Guide

+ Sheets Template

12 Months

Pre-Built Structure

WHY IT MATTERS

Most Households Don't Know Where Their Money Goes

A personal budget isn't about restriction — it's about intention. When you can see your income, your fixed expenses, your variable spending, and your savings rate at a glance, every financial decision gets clearer.



Monthly Overview

Income vs. expenses vs. savings at a glance every month



Savings Goals

Track progress toward emergency fund, vacation, home purchase



Variance Tracking

Spot where you overspent vs. planned — so next month is better



Housing Cost Clarity

Rent, utilities, insurance, maintenance — see your true housing cost

Monthly Budget Worksheet

Month: _____ Year: _____

SECTION 1: INCOME

Income Source	Budgeted	Actual	Variance
Primary Salary / Wages	\$_____	\$_____	\$_____
Secondary Income / Side Work	\$_____	\$_____	\$_____
Rental / Passive Income	\$_____	\$_____	\$_____
Other: _____	\$_____	\$_____	\$_____
TOTAL INCOME	\$_____	\$_____	\$_____

SECTION 2: HOUSING EXPENSES

Category	Budgeted	Actual	Variance
Rent / Mortgage	\$_____	\$_____	\$_____
Electricity	\$_____	\$_____	\$_____
Gas / Heating	\$_____	\$_____	\$_____
Water / Sewer	\$_____	\$_____	\$_____
Internet / Cable	\$_____	\$_____	\$_____
Renter's / Home Insurance	\$_____	\$_____	\$_____
Maintenance / Repairs	\$_____	\$_____	\$_____

SECTION 3: LIVING EXPENSES

Groceries	\$_____	\$_____	\$_____
Dining Out / Takeout	\$_____	\$_____	\$_____
Transportation (gas, transit, rideshare)	\$_____	\$_____	\$_____
Subscriptions (streaming, gym, apps)	\$_____	\$_____	\$_____
Healthcare / Prescriptions	\$_____	\$_____	\$_____

Entertainment / Hobbies	\$_____	\$_____	\$_____
Clothing / Personal Care	\$_____	\$_____	\$_____
Other: _____	\$_____	\$_____	\$_____

SECTION 4: SAVINGS GOALS

Emergency Fund	Goal: \$_____	Saved: \$_____	Left: \$_____
Vacation / Travel	Goal: \$_____	Saved: \$_____	Left: \$_____
Down Payment / Major Purchase	Goal: \$_____	Saved: \$_____	Left: \$_____
Retirement Contribution	Goal: \$_____	Actual: \$_____	—

TOTAL MONTHLY SAVINGS	\$_____	\$_____	\$_____
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SECTION 5: MONTHLY SUMMARY

TOTAL INCOME
\$ _____

TOTAL EXPENSES
\$ _____

NET SURPLUS / DEFICIT
\$ _____

Savings Rate: Total Savings ÷ Total Income = _____ %
Housing Cost Ratio: Total Housing ÷ Total Income = _____ % *(target: under 30%)*
Notes for next month: _____

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LANDLORD & RENTER BUNDLE

\$79

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