

MONTHLY SAVING PLAN

for beginners

Month	
Year	
Monthly Saving Goal <i>(Be realistic. It can be something like saving \$100/month)</i>	
How Much You Have Saved This Month	

INCOME		
	\$	%
After Tax Income		
Side Hustle Income		
Other Income <i>(if any)</i>		
TOTAL INCOME		

FIXED EXPENSES (A fixed fee that you need to pay every month)		
	\$	%
Health & Life Insurance		
Car Loan (monthly instalment)		
Mortgage (monthly instalment)/Rent		
Student Loans (monthly instalment)		
Educational Course Instalments		
Other Loans		
Other Loans		
Other Loans		
Other Loans		
TOTAL FIXED EXPENSES		

VARIABLE EXPENSES		
Essentials		
	\$	%
Food		
Accommodation		
Commute		
Water bill		
Gas bill		
Medical bill		
Phone bill		
Other expense		
Other expense		
Other expense		
Self Care		
Massage/Spa		
Grooming		
Toiletries		
Other expense		
Other expense		
Entertainment		
Holidays		
Movies		
Hobbies		
Electronics		
Other expense		
Other expense		
Miscellaneous		
Miscellaneous		
Miscellaneous		
Miscellaneous		
Miscellaneous		
TOTAL VARIABLE EXPENSES		

Total Expenses <i>(Total Fixed + Variable Expenses)</i>		
TOTAL SAVINGS <i>(Total Income - Total Expenses)</i>		

ANNUAL SAVING PLAN

Year	Saving Goal

Monthly Savings	
Month	Monthly Savings (\$)
January	
February	
March	
April	
May	
June	
July	
August	
September	
October	
November	
December	
TOTAL SAVINGS	

EMERGENCY FUND

How Much You Need To Have In Your Emergency Fund (You Cannot Touch This)
Average monthly expenses x 6 months

If you don't have this amount in your Emergency Fund, you've got to start saving some money and fill up your Emergency Fund!