

MONTHLY BUDGET WORKSHEET

Your First Salary Money System · Eugenemi Digital Wealth

Name: _____

Month: _____

Year: _____

1. INCOME (EARN)

Source	Amount	Notes
Primary salary / take-home pay		
Side income / freelance		
Other (bonus, gift, etc.)		
TOTAL TAKE-HOME INCOME		

2. ESSENTIAL EXPENSES (COVER)

Category	Budgeted	Actual	Difference
Housing (rent / mortgage)			
Food & groceries			
Transport / fuel / fare			
Utilities (electricity, water, gas)			
Phone & internet			
Essential insurance / health			
Other essentials			
TOTAL ESSENTIALS			

3. FINANCIAL OBLIGATIONS (REDUCE / DEBT)

Debt / Obligation	Balance	Min. Payment	Extra Payment	Total Paid
Debt 1: _____				
Debt 2: _____				
Debt 3: _____				
Family / other obligations				
TOTAL OBLIGATIONS				

4. PROTECT & SAVE (FUTURE YOU)

Goal / Bucket	Target	This Month	Current Total
Emergency fund / buffer			
Sinking fund 1: _____			
Sinking fund 2: _____			
Short-term goal: _____			
Medium / long-term savings			
TOTAL SAVINGS THIS MONTH			

5. DISCRETIONARY SPENDING (ENJOY)

Category	Budgeted	Actual	Difference
Entertainment / hobbies			
Eating out / delivery			
Clothing / personal care			
Subscriptions (streaming, apps)			
Gifts / giving			
Other lifestyle			
TOTAL DISCRETIONARY			

MONTHLY BUDGET SUMMARY & REVIEW

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6. MONTHLY SUMMARY

Item	Amount
A. Total Take-Home Income	
B. Total Essential Expenses	
C. Total Obligations / Debt Payments	
D. Total Savings & Protection	
E. Total Discretionary Spending	
F. TOTAL ALLOCATED (B + C + D + E)	
G. REMAINING / UNALLOCATED (A – F)	
H. Savings Rate (D ÷ A × 100) _____ %	

7. QUICK HEALTH CHECK

Question	Yes / No	Action if No
Did I pay myself first (save before discretionary)?		
Did I avoid new unnecessary debt this month?		
Is my emergency fund growing (or stable)?		
Did I stay within my discretionary budget?		
Did I review spending mid-month?		
Am I closer to my top financial goal?		

8. NOTES & LESSONS THIS MONTH

9. NEXT MONTH PRIORITIES

#	Priority / Action	Target Date
1		
2		
3		

THE EUGENEMI ALLOCATION SEQUENCE

1. **EARN** → Know what comes in 2. **COVER** → Essentials 3. **PROTECT** → Emergency buffer 4. **REDUCE** → Debt 5. **SAVE** → Goals 6. **ENJOY** → Intentional lifestyle 7. **GROW** → Long-term assets 8. **REVIEW** → Adjust

Print this worksheet each month. Fill it before payday. Review it at month-end. Your First Salary Money System · Eugenemi Digital Wealth · eshitemieugene@gmail.com