

Monthly Budget Worksheet

Build your honest number, line by line.

Print this and fill it in, or use the online budget builder. The honest budget is the one you build yourself — especially the lines people forget.

Item	Monthly (■)	Monthly (home)
Housing / rent		
Utilities + internet		
Groceries		
Eating out		
Transport		
Health insurance		
Mobile		
Leisure + travel		
Visa + admin (monthly avg)		
Misc + buffer		
TOTAL		

Tip: don't forget the costs that aren't monthly — flights home, the annual visa cycle, and an emergency buffer. And remember insurance tends to rise as you age.