

Expense Category	Planned Monthly (Currency)	Actual Monthly (Currency)	Unexpected (Currency)	Notes
Entertainment:				
Dining Out				
Subscriptions (e.g., Netflix)				
Hobbies				
Personal Care:				
Haircuts/Styling				
Skincare/Toiletries				
Clothing & Household Goods:				
Clothing (Adult)				
Clothing (Children)				
Household Items				
Gifts & Celebrations				
Education/Professional Development (Your Expenses)				Books, courses, conferences
Other (Specify)				
TOTAL VARIABLE/DISCRETIONARY				