## Liome

\#optimiseSpends

multiplying possibilities

## Take Charge of your MONEY like a pro

## MONTHLY <br> Budgev <br> PLANNER

multiplying possibilities

Expected Actual Difference Comments (A)

I make this money each month!

My Primary Income

My Second Income (if any)
These are my ESSENTIAL spends!

## Housing

| Rent |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- |
| Home Loan EMI |  |  |  |  |
| Home Insurance |  |  |  |  |
| Maintenance |  |  |  |  |
| Property Tax |  |  |  |  |

Automobile/ Commute

| Car Loan EMI |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- |
| Fuel |  |  |  |  |
| Maintenance |  |  |  |  |
| Insurance |  |  |  |  |
| Taxes |  |  |  |  |
| Fine / Penalty |  |  |  |  |
| Cab Services |  |  |  |  |
| Public Transport |  |  |  |  |

Expected Actual Difference Comments (A)

Utilities

| Electricity |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- |
| Cooking Gas |  |  |  |  |
| Maid 1 |  |  |  |  |
| Maid 2 |  |  |  |  |
| Maid 3 |  |  |  |  |
| Cook 1 |  |  |  |  |
| Nanny for Child |  |  |  |  |
| Driver |  |  |  |  |
| Others |  |  |  |  |

Food $V 10$

| Monthly Groceries |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- |
| Monthly Fruits \& veges |  |  |  |  |

Misc.

| Mobile Bills |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- |
| Data Connection |  |  |  |  |
| School Fee |  |  |  |  |
| Online Learning |  |  |  |  |
| Medical Consultation |  |  |  |  |
| Others (Salon/Fitness etc) |  |  |  |  |

## Expected Actual (A) (B) <br> Difference Comments (B-A)

These are my INDULGENCE spends!

## Food 40

| Eating Out |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- |
| Ordering In |  |  |  |  |

Shopping


Amazon /Flipkart
Myntra/Jabong
Nykaa
Others
Entertainment
OTT Subscriptions

## Gadgets

Hobbies

## Classes/ Material

## Expected Actual (A) <br> Difference Comments (B-A)

This is what I finally manage to save!
What I save ?

| Cash in Bank Account |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- |
| Cash in Hand |  |  |  |  |
| Cash in e-wallets |  |  |  |  |

What I Invest?

| Fixed Deposits |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- |
| Recurring Deposits |  |  |  |  |
| Mutual Funds |  |  |  |  |
| Gold |  |  |  |  |
| PPF |  |  |  |  |
| EPF |  |  |  |  |
| Bonds |  |  |  |  |
| Life Insurance Premiums |  |  |  |  |
| Medical Insurance |  |  |  |  |
| Premiums |  |  |  |  |
| Total |  |  |  |  |



Total Spends on Indulgences /Splurges


Total Investments


Total Savings


## Lets Test you out now ! (Calculate the \% and enter)

Are your essential spends 50\% of Income?

Are your indulgence spends 30\% of Income?

Are your savings 20\% of Income?

## I am almost a SUPER womarar <br> coz I know Where my Moncy goes!

$\times \times \times$

