

Monthly Financial Tracker

Apna paisa track karo — har mahine, har rupee

The Money Wake-Up Call · by Hitesh Lakhani

STEP 1 — Basic Information

Month / Year:	_____	Net Salary (In-hand):	Rs. _____
Other Income:	_____	Total Monthly Income:	Rs. _____

STEP 2 — Fixed Monthly Expenses (EMI & Bills)

#	Expense Name	Due Date	Amount (Rs.)	Paid?
1	Home Loan / Rent EMI	_____	_____	[]
2	Car / Vehicle EMI	_____	_____	[]
3	Personal Loan EMI	_____	_____	[]
4	Health Insurance Premium	_____	_____	[]
5	Term Insurance Premium	_____	_____	[]
6	Electricity Bill	_____	_____	[]
7	Internet / Mobile Bill	_____	_____	[]
8	School / Tuition Fees	_____	_____	[]
9	Other: _____	_____	_____	[]
10	Other: _____	_____	_____	[]
TOTAL FIXED EXPENSES			Rs. _____	

STEP 3 — Variable Monthly Expenses (Day-to-Day)

Category	Budget (Rs.)	Actual Spent (Rs.)	Difference
Groceries & Vegetables	_____	_____	_____
Food Delivery (Swiggy etc.)	_____	_____	_____
Eating Out / Restaurants	_____	_____	_____
Fuel / Transport / Cab	_____	_____	_____
Shopping / Clothing	_____	_____	_____
Entertainment / OTT / Fun	_____	_____	_____

Medical / Medicines	_____	_____	_____
Children's Expenses	_____	_____	_____
Family / Social Expenses	_____	_____	_____
Other Miscellaneous	_____	_____	_____
TOTAL VARIABLE	_____	_____	_____

STEP 4 — Savings & Investments This Month

Investment Type	Amount Invested (Rs.)	Platform / Where
SIP — Mutual Fund	_____	_____
PPF / NPS Contribution	_____	_____
Emergency Fund Top-up	_____	_____
Fixed Deposit / RD	_____	_____
Other Investment	_____	_____
TOTAL SAVED / INVESTED	_____	_____

STEP 5 — Monthly Summary

Total Income	Rs. _____
(-) Total Fixed Expenses	Rs. _____
(-) Total Variable Exp.	Rs. _____
(-) Total Investments	Rs. _____
= BALANCE REMAINING	Rs. _____

STEP 6 — Monthly Reflection (2 minutes only)

1. Is mahine mujhe kahan sabse zyada paisa gaya unexpectedly?	_____
2. Kaunsa kharcha main rok sakta tha?	_____
3. Next month main kya differently karunga?	_____