

# January Investor Monthly Budget Planner

## 1 ■■ Income

Category	Description	Amount (\$)
Salary / Active Income	Wages, freelance, side jobs	
Passive Income	Dividends, staking, yield, real estate	
Capital Gains	Stock/crypto profits	
Other Income	Bonuses, tax refunds, royalties	
Total Income		

## 2 ■■ Expenses

Category	Description	Amount (\$)
Housing	Rent / mortgage / utilities	
Transportation	Gas, insurance, car payment	
Food & Groceries	Essentials + dining	
Insurance	Health, life, property	
Debt Payments	Loans, credit cards	
Entertainment	Streaming, hobbies, travel	
Miscellaneous	Gifts, fees, etc.	
Total Expenses		

## 3 ■■ Investment Contributions

Category	Description	Amount (\$)
Stocks / ETFs	Brokerage, 401(k), IRA	
Crypto / DeFi	BTC, ETH, SOL, etc.	
Bonds / CDs	Fixed income assets	
Real Estate	REITs, rental property	
Emergency Fund	Cash savings	
Total Investments		

## 4 ■■ Summary & Ratios

Metric	Formula	Value
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Net Income	Total Income - Expenses - Investments	
Savings Rate (%)	$(\text{Total Investments} / \text{Total Income}) * 100$	
Expense Ratio (%)	$(\text{Total Expenses} / \text{Total Income}) * 100$	
Passive Income Ratio (%)	$(\text{Passive Income} / \text{Total Income}) * 100$	

# February Investor Monthly Budget Planner

## 1 ■■ Income

Category	Description	Amount (\$)
Salary / Active Income	Wages, freelance, side jobs	
Passive Income	Dividends, staking, yield, real estate	
Capital Gains	Stock/crypto profits	
Other Income	Bonuses, tax refunds, royalties	
Total Income		

## 2 ■■ Expenses

Category	Description	Amount (\$)
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Transportation	Gas, insurance, car payment	
Food & Groceries	Essentials + dining	
Insurance	Health, life, property	
Debt Payments	Loans, credit cards	
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Miscellaneous	Gifts, fees, etc.	
Total Expenses		

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Emergency Fund	Cash savings	
Total Investments		

## 4 ■■ Summary & Ratios

Metric	Formula	Value
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Net Income	Total Income - Expenses - Investments	
Savings Rate (%)	$(\text{Total Investments} / \text{Total Income}) * 100$	
Expense Ratio (%)	$(\text{Total Expenses} / \text{Total Income}) * 100$	
Passive Income Ratio (%)	$(\text{Passive Income} / \text{Total Income}) * 100$	

# March Investor Monthly Budget Planner

## 1 ■■ Income

Category	Description	Amount (\$)
Salary / Active Income	Wages, freelance, side jobs	
Passive Income	Dividends, staking, yield, real estate	
Capital Gains	Stock/crypto profits	
Other Income	Bonuses, tax refunds, royalties	
Total Income		

## 2 ■■ Expenses

Category	Description	Amount (\$)
Housing	Rent / mortgage / utilities	
Transportation	Gas, insurance, car payment	
Food & Groceries	Essentials + dining	
Insurance	Health, life, property	
Debt Payments	Loans, credit cards	
Entertainment	Streaming, hobbies, travel	
Miscellaneous	Gifts, fees, etc.	
Total Expenses		

## 3 ■■ Investment Contributions

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Emergency Fund	Cash savings	
Total Investments		

## 4 ■■ Summary & Ratios

Metric	Formula	Value
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Net Income	Total Income - Expenses - Investments	
Savings Rate (%)	$(\text{Total Investments} / \text{Total Income}) * 100$	
Expense Ratio (%)	$(\text{Total Expenses} / \text{Total Income}) * 100$	
Passive Income Ratio (%)	$(\text{Passive Income} / \text{Total Income}) * 100$	

# April Investor Monthly Budget Planner

## 1 ■■ Income

Category	Description	Amount (\$)
Salary / Active Income	Wages, freelance, side jobs	
Passive Income	Dividends, staking, yield, real estate	
Capital Gains	Stock/crypto profits	
Other Income	Bonuses, tax refunds, royalties	
Total Income		

## 2 ■■ Expenses

Category	Description	Amount (\$)
Housing	Rent / mortgage / utilities	
Transportation	Gas, insurance, car payment	
Food & Groceries	Essentials + dining	
Insurance	Health, life, property	
Debt Payments	Loans, credit cards	
Entertainment	Streaming, hobbies, travel	
Miscellaneous	Gifts, fees, etc.	
Total Expenses		

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Emergency Fund	Cash savings	
Total Investments		

## 4 ■■ Summary & Ratios

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Savings Rate (%)	$(\text{Total Investments} / \text{Total Income}) * 100$	
Expense Ratio (%)	$(\text{Total Expenses} / \text{Total Income}) * 100$	
Passive Income Ratio (%)	$(\text{Passive Income} / \text{Total Income}) * 100$	

# May Investor Monthly Budget Planner

## 1 ■■ Income

Category	Description	Amount (\$)
Salary / Active Income	Wages, freelance, side jobs	
Passive Income	Dividends, staking, yield, real estate	
Capital Gains	Stock/crypto profits	
Other Income	Bonuses, tax refunds, royalties	
Total Income		

## 2 ■■ Expenses

Category	Description	Amount (\$)
Housing	Rent / mortgage / utilities	
Transportation	Gas, insurance, car payment	
Food & Groceries	Essentials + dining	
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Debt Payments	Loans, credit cards	
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Total Expenses		

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# June Investor Monthly Budget Planner

## 1 ■■ Income

Category	Description	Amount (\$)
Salary / Active Income	Wages, freelance, side jobs	
Passive Income	Dividends, staking, yield, real estate	
Capital Gains	Stock/crypto profits	
Other Income	Bonuses, tax refunds, royalties	
Total Income		

## 2 ■■ Expenses

Category	Description	Amount (\$)
Housing	Rent / mortgage / utilities	
Transportation	Gas, insurance, car payment	
Food & Groceries	Essentials + dining	
Insurance	Health, life, property	
Debt Payments	Loans, credit cards	
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Total Expenses		

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Total Investments		

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Passive Income Ratio (%)	$(\text{Passive Income} / \text{Total Income}) * 100$	

# July Investor Monthly Budget Planner

## 1 ■■ Income

Category	Description	Amount (\$)
Salary / Active Income	Wages, freelance, side jobs	
Passive Income	Dividends, staking, yield, real estate	
Capital Gains	Stock/crypto profits	
Other Income	Bonuses, tax refunds, royalties	
Total Income		

## 2 ■■ Expenses

Category	Description	Amount (\$)
Housing	Rent / mortgage / utilities	
Transportation	Gas, insurance, car payment	
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Insurance	Health, life, property	
Debt Payments	Loans, credit cards	
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# August Investor Monthly Budget Planner

## 1 ■■ Income

Category	Description	Amount (\$)
Salary / Active Income	Wages, freelance, side jobs	
Passive Income	Dividends, staking, yield, real estate	
Capital Gains	Stock/crypto profits	
Other Income	Bonuses, tax refunds, royalties	
Total Income		

## 2 ■■ Expenses

Category	Description	Amount (\$)
Housing	Rent / mortgage / utilities	
Transportation	Gas, insurance, car payment	
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Insurance	Health, life, property	
Debt Payments	Loans, credit cards	
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Total Expenses		

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# September Investor Monthly Budget Planner

## 1 ■■ Income

Category	Description	Amount (\$)
Salary / Active Income	Wages, freelance, side jobs	
Passive Income	Dividends, staking, yield, real estate	
Capital Gains	Stock/crypto profits	
Other Income	Bonuses, tax refunds, royalties	
Total Income		

## 2 ■■ Expenses

Category	Description	Amount (\$)
Housing	Rent / mortgage / utilities	
Transportation	Gas, insurance, car payment	
Food & Groceries	Essentials + dining	
Insurance	Health, life, property	
Debt Payments	Loans, credit cards	
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Miscellaneous	Gifts, fees, etc.	
Total Expenses		

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# October Investor Monthly Budget Planner

## 1 ■■ Income

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Passive Income	Dividends, staking, yield, real estate	
Capital Gains	Stock/crypto profits	
Other Income	Bonuses, tax refunds, royalties	
Total Income		

## 2 ■■ Expenses

Category	Description	Amount (\$)
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Debt Payments	Loans, credit cards	
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Total Expenses		

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# November Investor Monthly Budget Planner

## 1 ■■ Income

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Capital Gains	Stock/crypto profits	
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Total Income		

## 2 ■■ Expenses

Category	Description	Amount (\$)
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# December Investor Monthly Budget Planner

## 1 ■■ Income

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Capital Gains	Stock/crypto profits	
Other Income	Bonuses, tax refunds, royalties	
Total Income		

## 2 ■■ Expenses

Category	Description	Amount (\$)
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Total Expenses		

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Passive Income Ratio (%)	$(\text{Passive Income} / \text{Total Income}) * 100$	

# Annual Summary Overview

Month	Total Income (\$)	Total Expenses (\$)	Total Investments (\$)	Net Income (\$)	Savings Rate (%)
January					
February					
March					
April					
May					
June					
July					
August					
September					
October					
November					
December					
Annual Totals					