

Monthly Budgeting Sheet



Financial Wellbeing
with Emirates NBD



Goals for this month

Income Overview



Category	Expected (AED)	Actual (AED)	Notes
• Salary			
• Freelance / Side Income			
• Gifts / Others			
• Dividends from investments			
• Other			
• Total Income			

Fixed Expenses



Category	Expected (AED)	Actual (AED)	Notes
• Rent			
• Utilities (DEWA, etc.)			
• Internet / Phone Fees			
• Transportation			
• Insurance (Health, Car, etc.)			
• Subscriptions (Gym, TV, etc.)			
• Education / Tuition			
• Other			
• Total Fixed			

Fixed Liabilities



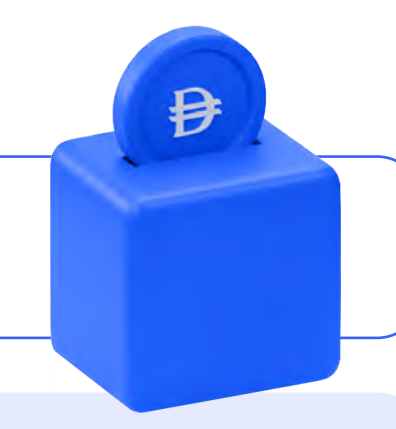
Category	Expected (AED)	Actual (AED)	Notes
• Credit Card			
• Personal loan			
• Car Loan			
• Mortgage			
• Other			
• Total Liabilities			

Variable Expenses



Category	Expected (AED)	Actual (AED)	Notes
• Groceries			
• Dining Out / Coffee			
• Entertainment / Leisure			
• Shopping			
• Gifts / Charity			
• Other			
• Total Variable			

Savings & Investments



Category	Expected (AED)	Actual (AED)	Notes
• Emergency Fund			
• Long-term Goal (Retirement, home, etc.)			
• Short-term Goal (Travel, gadgets, etc.)			
• Investing (Stocks, ETFs, etc.)			
• Other			
• Total Savings			

Reflection Zone



What did I do well this month?

What can I improve next month?

Key priorities for next month