MONEY RESERVE BUCKET PLANNER

A practical, printable workbook to help you understand your actual spending and choose a reserve goal based on what you learn.

How to use this planner

1. Begin with your monthly income and expense estimates.
2. Track your spending for 30 days. Record small purchases, bills, automatic payments, and cash expenses as they happen.
3. Compare your estimates with your actual spending. Add anything you overlooked.
4. List less-frequent costs such as annual insurance, registration, school expenses, or home maintenance.
5. Choose a reserve goal that fits your household. You can start with a smaller milestone and adjust it over time.

Why track for 30 days?

Your first estimate is a starting point. A month of actual records can reveal expenses that are easy to forget or underestimate. Tracking is about awareness, not perfection.

Your information stays with you.

This worksheet is for your personal use. It does not send your entries to Money Reserve Plan. Share only what you are comfortable sharing.

Educational tool only: This is not financial, tax, credit, or investment advice. A reserve amount is a personal decision.

1. YOUR MONTHLY SNAPSHOT

Enter your usual take-home income and regular monthly expenses. Use your best estimate to begin.

MONTHLY INCOME

Income source	Monthly amount
Pay from work (take-home)	$_____
Social Security / retirement	$_____
Other regular income	$_____
Benefits or support	$_____
Side work / self-employment	$_____
Other income	$_____

MONTHLY EXPENSES

Expense category	Estimated amount	Actual after tracking
Housing / rent / mortgage	$_____	$_____
Utilities	$_____	$_____
Groceries	$_____	$_____
Transportation / fuel	$_____	$_____
Car payment / insurance	$_____	$_____
Medical / prescriptions	$_____	$_____
Phone / internet	$_____	$_____
Childcare / family support	$_____	$_____
Debt payments (minimums)	$_____	$_____
Other insurance	$_____	$_____
Subscriptions / memberships	$_____	$_____
Dining / personal spending	$_____	$_____
Household / personal care	$_____	$_____
Pets	$_____	$_____
Other expense 1	$_____	$_____
Other expense 2	$_____	$_____
Other expense 3	$_____	$_____

Monthly income total: $_____ Monthly expense total: $_____

Income minus expenses: $_____

What expenses might you have forgotten or underestimated?

Notes / items to check

2. 30-DAY EXPENSE TRACKER

Write down each expense as it happens. Add another copy of this page if you need more than 25 entries.

Date	What was it?	Category	Amount	Need / want
			$_____	
			$_____	
			$_____	
			$_____	
			$_____	
			$_____	
			$_____	
			$_____	
			$_____	
			$_____	
			$_____	
			$_____	
			$_____	
			$_____	
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			$_____	
			$_____	
			$_____	
			$_____	
			$_____	
			$_____	
			$_____	
			$_____	
			$_____	
			$_____	

Total tracked over 30 days: $_____

3. CATEGORY REVIEW & LESS-FREQUENT COSTS

Compare your initial estimates with what you actually recorded. This can help you see where your original picture was incomplete.

Category	Estimated	Actual	Difference
Housing / rent / mortgage	$_____	$_____	$_____
Utilities	$_____	$_____	$_____
Groceries	$_____	$_____	$_____
Transportation / fuel	$_____	$_____	$_____
Car payment / insurance	$_____	$_____	$_____
Medical / prescriptions	$_____	$_____	$_____
Phone / internet	$_____	$_____	$_____
Childcare / family support	$_____	$_____	$_____
Debt payments (minimums)	$_____	$_____	$_____
Other insurance	$_____	$_____	$_____
Subscriptions / memberships	$_____	$_____	$_____
Dining / personal spending	$_____	$_____	$_____
Household / personal care	$_____	$_____	$_____
Pets	$_____	$_____	$_____
Other expense 1	$_____	$_____	$_____
Other expense 2	$_____	$_____	$_____
Other expense 3	$_____	$_____	$_____

LESS-FREQUENT EXPENSES

Some costs do not happen every month, but they still need planning. Write down what they may cost and how often they occur.

Expense	Expected cost	How often?	Monthly amount
	$_____		$_____
	$_____		$_____
	$_____		$_____
	$_____		$_____
	$_____		$_____
	$_____		$_____
	$_____		$_____

4. CHOOSING YOUR RESERVE GOAL

Use what you learned—not a guess. The worksheet does not prescribe a target. Consider the expenses that would be hardest for your household to absorb and what you can realistically set aside.

Planning question	Your answer
A cost I would most want my reserve to help cover	
Estimated cost of that expense	$_____
Other amount I want to allow for	$_____
My first reserve milestone	$_____
My longer-term reserve goal	$_____
Amount I may be able to set aside regularly	$_____

QUESTIONS TO CONSIDER

- What expense would create the most stress if it happened tomorrow?
- Which costs are predictable but do not arrive every month?
- What amount feels meaningful but realistic as a first milestone?
- How much could I set aside without creating a new monthly shortfall?
- When will I review this goal again?

Remember: If your regular expenses exceed your income, a reserve can help with a temporary surprise, but it does not solve an ongoing monthly gap. Include that gap in your planning.

5. PICTURE THE LIFE YOU WANT

The numbers are one part of your picture. Take a moment to consider what having more financial breathing room could mean.

How would having a reserve change how you feel?

What could it mean for your family?

What would you like to be different six or twelve months from now?

What are three things you learned by tracking your actual expenses?

What is one small action you can take this week?

Having a money reserve would mean _____ to me because _____.

Keep this planner and revisit it as your income, expenses, and priorities change.