



Young Adult Budget Template

Because adulting is easier when your money knows where it's going

Monthly Budget Snapshot

Category	Budgeted Amount	Actual Spent	Notes / Adjustments
Income	\$_____	\$_____	Job, allowance, side gigs
Savings	\$_____	\$_____	Emergency fund, goals
Rent / Housing	\$_____	\$_____	Room, dorm, utilities
Groceries / Food	\$_____	\$_____	Meals, snacks, coffee runs
Transportation	\$_____	\$_____	Gas, bus, rideshare
Phone / Internet	\$_____	\$_____	Monthly plans, Wi-Fi
Subscriptions	\$_____	\$_____	Streaming, apps, memberships
School / Work	\$_____	\$_____	Supplies, books, uniforms
Fun / Entertainment	\$_____	\$_____	Movies, outings, hobbies
Giving / Donations	\$_____	\$_____	Charity, gifts
Other	\$_____	\$_____	_____ ---

Budget Goals This Month

- ☐ Save \$_____
- ☐ Spend less on _____
- ☐ Track every purchase for 7 days
- ☐ Avoid impulse buys by waiting 24 hours
- ☐ Celebrate one financial win (big or small!)

Tips for Young Adults

- Use the 50/30/20 rule: 50% needs, 30% wants, 20% savings
- Automate savings if possible—even \$10/month counts
- Review your budget weekly to stay on track
- Don't forget "invisible spending" like subscriptions or tips
- Celebrate progress, not perfection

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