

Dashboard • September 2026

Change the month on the Month tab. Numbers below follow it.

Income this month	\$4,540.00
Needs	\$2,547.76
Wants	\$277.17
Savings & extra debt	\$700.00
Left to assign / spend	\$1,015.07
Savings rate	15%

50 / 30 / 20 check

	Share of income	Target	Status
Needs	56%	50%	Over target
Wants	6%	30%	On track
Savings & debt	15%	20%	Under target

Budget vs. actual by group

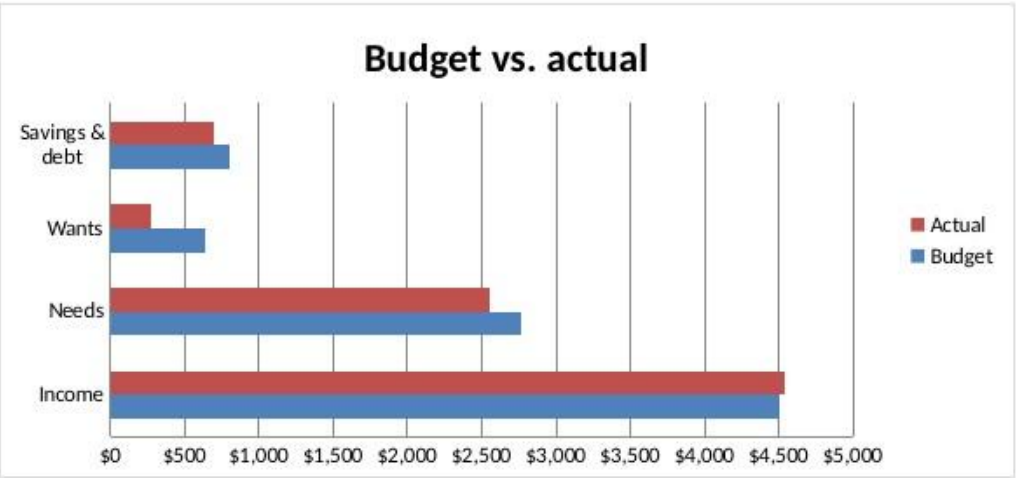
Group	Budget	Actual
Income	\$4,500	\$4,540
Needs	\$2,765	\$2,548
Wants	\$635	\$277
Savings & debt	\$800	\$700

Over budget this month

Category	Over by
Nothing over budget	

Bills this month

Bills due (not yet logged)	0
Paid or on autopay	6
Total of all bills	\$1,965.49



September 2026

Income

\$4,540.00

Money out

\$3,524.93

Left over

\$1,015.07

Category	Group	Budget	Actual	Left	Used	Progress
Paycheck	Income	\$4,200.00	\$4,200.00	\$0.00	100%	
Side income	Income	\$300.00	\$340.00	\$40.00	113%	
Other income	Income	\$0.00	\$0.00	\$0.00		
Rent / mortgage	Needs	\$1,400.00	\$1,400.00	\$0.00	100%	
Electricity & gas	Needs	\$140.00	\$128.40	\$11.60	92%	
Water & trash	Needs	\$45.00	\$0.00	\$45.00	0%	
Phone & internet	Needs	\$110.00	\$110.00	\$0.00	100%	
Groceries	Needs	\$520.00	\$501.41	\$18.59	96%	
Transport & fuel	Needs	\$180.00	\$97.95	\$82.05	54%	
Insurance	Needs	\$160.00	\$160.00	\$0.00	100%	
Health & pharmacy	Needs	\$60.00	\$0.00	\$60.00	0%	
Childcare & school	Needs	\$0.00	\$0.00	\$0.00		
Minimum debt payments	Needs	\$150.00	\$150.00	\$0.00	100%	
Dining out	Wants	\$180.00	\$92.70	\$87.30	52%	
Entertainment	Wants	\$60.00	\$28.00	\$32.00	47%	
Subscriptions	Wants	\$45.00	\$26.48	\$18.52	59%	
Shopping	Wants	\$120.00	\$64.99	\$55.01	54%	
Personal care	Wants	\$50.00	\$30.00	\$20.00	60%	
Gifts	Wants	\$40.00	\$35.00	\$5.00	88%	
Travel	Wants	\$100.00	\$0.00	\$100.00	0%	
Hobbies	Wants	\$40.00	\$0.00	\$40.00	0%	
Emergency fund	Savings & debt	\$250.00	\$250.00	\$0.00	100%	
Retirement	Savings & debt	\$300.00	\$300.00	\$0.00	100%	
Extra debt payoff	Savings & debt	\$150.00	\$150.00	\$0.00	100%	
Sinking funds	Savings & debt	\$100.00	\$0.00	\$100.00	0%	

Year at a glance • 2026

															Months with		2
Category	Group	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Budget	Avg / month	
Paycheck	Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,200	\$4,200	\$0	\$0	\$0	\$8,400	\$50,400	\$4,200	
Side income	Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$340	\$340	\$0	\$0	\$0	\$680	\$3,600	\$340	
Other income	Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rent / mortgage	Needs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,400	\$1,400	\$0	\$0	\$0	\$2,800	\$16,800	\$1,400	
Electricity & gas	Needs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$128	\$128	\$0	\$0	\$0	\$257	\$1,680	\$128	
Water & trash	Needs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$540	\$0	
Phone & internet	Needs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$110	\$110	\$0	\$0	\$0	\$220	\$1,320	\$110	
Groceries	Needs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$521	\$501	\$0	\$0	\$0	\$1,023	\$6,240	\$511	
Transport & fuel	Needs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$98	\$98	\$0	\$0	\$0	\$196	\$2,160	\$98	
Insurance	Needs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$160	\$160	\$0	\$0	\$0	\$320	\$1,920	\$160	
Health & pharmacy	Needs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$720	\$0	
Childcare & school	Needs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Minimum debt payments	Needs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$150	\$150	\$0	\$0	\$0	\$300	\$1,800	\$150	
Dining out	Wants	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$96	\$93	\$0	\$0	\$0	\$189	\$2,160	\$95	
Entertainment	Wants	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$28	\$28	\$0	\$0	\$0	\$56	\$720	\$28	
Subscriptions	Wants	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$26	\$26	\$0	\$0	\$0	\$53	\$540	\$26	
Shopping	Wants	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$65	\$65	\$0	\$0	\$0	\$130	\$1,440	\$65	
Personal care	Wants	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$30	\$30	\$0	\$0	\$0	\$60	\$600	\$30	
Gifts	Wants	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$35	\$35	\$0	\$0	\$0	\$70	\$480	\$35	
Travel	Wants	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,200	\$0	
Hobbies	Wants	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$480	\$0	
Emergency fund	Savings & debt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$250	\$250	\$0	\$0	\$0	\$500	\$3,000	\$250	
Retirement	Savings & debt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$300	\$0	\$0	\$0	\$600	\$3,600	\$300	
Extra debt payoff	Savings & debt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$150	\$150	\$0	\$0	\$0	\$300	\$1,800	\$150	
Sinking funds	Savings & debt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,200	\$0	