01 / SHARED BUDGET

Our money, together

Planning month	Partner A (first name or initials)	Partner B (first name or initials)

1 Build the household picture

MONTHLY AMOUNT	PARTNER A	PARTNER B
Take-home income		
Individual commitments outside shared costs		

SHARED FUNDING	AMOUNT
Ordinary shared living costs	
Known future bills: monthly amount to set aside	
Emergency reserve contribution	
Other shared goal contributions	
Total shared monthly funding	

2 Agree on the contribution

Method: equal, proportional, pooled, or another agreement

Partner A contribution	Partner B contribution	Currency (e.g. USD)

02 / PAYMENT CALENDAR

Put the dates together

Payment account nickname (no account number)

Opening balance already available

3 Map contributions and payments

DATE	BILL / TRANSFER	IN (+)	OUT (-)	BALANCE	OWNER

4 Check the tight spots

Lowest projected balance

Money reserved for next month's early bills

If a payment is unfunded, what amount or date needs another look?

03 / HOUSEHOLD AGREEMENT

Make the plan yours

5 Record the rules you share

What counts as shared? Which costs stay individual?

Personal spending: categories, amounts, and unused money

Which purchases or new recurring costs need a conversation?

Who handles payments, records, and confirmation?

Income changes, caregiving, or other reasons to revisit the split

Next review date

One decision still to make

Small conversations. A clearer plan.



Nevlin educational disclaimer
This worksheet is for general education, not personalized financial, investment, legal, tax, or accounting advice. Its prompts and calculations do not establish suitable amounts for your household or guarantee outcomes. Consider your circumstances and applicable account terms; consult an appropriately qualified professional when needed. Where money involves coercion or threats, prioritize confidential support and safety over completing a shared worksheet.