

How to Build a 50/50 Couples Budget

This method is more straightforward and involves splitting all shared expenses down the middle.

This could be the right choice for you if:

- You and your partner earn similar incomes
- Your relationship is more casual
- You simply prefer this method
- Your desired standard of living doesn't strain one partner more than the other

50/50 Couples Budget

If you and your partner have similar incomes, and prefer to share expenses about the middle, this spreadsheet budgeting spreadsheet will help you calculate what you can afford each month.

Monthly Income

Instructions: Please save and edit your own copy of this sheet by clicking the "Make a Copy" button. Record your monthly income and expenses in the table below. Total income, shared expenses and monthly totals will automatically be calculated.

MINE		YOURS	
Source	Amount	Source	Amount
Job 1	\$2,000.00	Job 1	\$1,400.00
Job 2	\$300.00	Job 2	
Total Income	\$2,300.00	Total Income	\$1,400.00

COMBINED MONTHLY INCOME

\$3,700.00

OUR SHARED EXPENSES

Item	Amount
Food	100.00
Rent	1,000.00
Car	100.00
Water	50.00
Club	0.00
Dining	100.00
Utilities	300.00
Insurance	300.00
Phone	100.00
Total	\$2,250.00

INDIVIDUAL EXPENSES

MINE		YOURS	
Expense	Amount	Expense	Amount
Credit Card	\$200.00	Credit Card	\$400.00
Car Payment	\$500.00	Car Payment	\$500.00
Transportation	\$100.00	Transportation	\$50.00
Living	\$200.00	Living	\$200.00
Other	\$300.00	Other	\$100.00
Total	\$1,300.00	Total	\$1,250.00

Monthly Totals

Expense	Amount	Notes
Total Income	\$3,700.00	\$3,700.00
Shared Expenses	\$2,250.00	\$1,125.00
Individual Expenses	\$1,300.00	\$1,300.00
Remaining	\$118.00	\$300.00

TOPDollar
FINANCIAL INSIGHTS HUB

Download a Free 50/50 Couples Budgeting Spreadsheet

Our copy is locked for editing, but you can save your own version to edit! Simply click "File" and "Make a copy" in the upper left-hand corner to save.

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The spreadsheet will automatically split all shared expenses and assign half to each partner. There is also plenty of space for individual expenses that will be kept separate.

Splitting things 50/50 with a partner is a traditional approach that mirrors the financial relationship between roommates. When splitting things 50/50, both partners must be honest about what they can afford so no one feels pressured into paying for half of something that doesn't fit their budget.

CLICK ON THIS LINK!

https://docs.google.com/spreadsheets/d/1i0NVjFRN_l4yy9vqKqAwhhMhFkXc- xpnsiAtQtxoDPc/edit?usp=sharing