

How to Build a Proportional Couples Budget

Equal doesn't always mean fair. If you and your partner earn different incomes and the gap is considerable, it can make sense to pay for shared expenses proportionally. That means you and your partner agree to contribute the same percentage of your income to your shared expenses so that the burden is shared equitably.

This could be right for you if:

- You and your partner earn very different incomes
- Your relationship is long-term and committed
- You prioritize equity over equality
- It will help you enjoy a higher standard of living without straining one partner more

Proportional Couples Budget

Monthly Income

MINE		YOURS	
Expense	Amount	Expense	Amount
Salary	\$3,000.00	Salary	\$6,000.00
Interest	\$200.00	Interest	\$1,000.00
Total Income	\$3,200.00	Total Income	\$7,000.00

Net Spend: 33.73% TOTAL MONTHLY INCOME: \$8,300.00 Net Spend: 44.27%

OUR SHARED EXPENSES

Expense	Amount
Car	\$100.00
Food	\$200.00
Utilities	\$150.00
Insurance	\$300.00
Phone	\$100.00
Total	\$850.00

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INDIVIDUAL EXPENSES

MINE		YOURS	
Expense	Amount	Expense	Amount
Car	\$100.00	Car	\$200.00
Food	\$100.00	Food	\$100.00
Utilities	\$100.00	Utilities	\$100.00
Insurance	\$100.00	Insurance	\$100.00
Phone	\$100.00	Phone	\$100.00
Total	\$500.00	Total	\$600.00

Monthly Totals

Expense	Amount	Total
Contributions	\$1,400.00	\$1,400.00
Shared Expenses by 75%	\$1,125.00	\$2,525.00
Individual Expenses	\$1,400.00	\$3,925.00
Remaining	\$375.00	\$4,300.00

TOPDollar

Download a Free Proportional Couples Budgeting Spreadsheet

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The spreadsheet will calculate the total cost of each shared expense and assign a proportional amount to each person based on the percentage of income they bring in. This approach ensures that both partners contribute equitably to the financial responsibilities of the relationship.

A proportional budget can help ensure that one partner isn't more burdened than the other. It can also help the couple maintain a higher standard of living that aligns with the higher earner's capabilities without excluding the lower earner's contributions.

Proportional budgets work well when both partners are comfortable seeing their shared expenses as investments in the relationship. For this reason, it may be better for partners who are married or have made a long-term commitment to each other.

It is important to regularly review and update the budget as circumstances change or new expenses arise.

CLICK ON THIS LINK!

<https://docs.google.com/spreadsheets/d/1ShY0rmIOSfgniVfK2AFt5MhQRN11QSfkli1vLOKdcds/edit?usp=sharing>