

Budget binder

Everything about your money in one place. Print what you need and punch three holes.

Name _____ Year _____

Money goals for the year

Four goals are plenty. Give each one a number and a first step.



Year _____ My word or focus _____

Goal 1

What _____

Number _____

By when _____

First step _____

Reward _____

Goal 2

What _____

Number _____

By when _____

First step _____

Reward _____

Goal 3

What _____

Number _____

By when _____

First step _____

Reward _____

Goal 4

What _____

Number _____

By when _____

First step _____

Reward _____

Habits to keep

_____

_____

_____

_____

Habits to drop

_____

_____

_____

_____

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Account list

Where everything is kept. Do not write passwords or full account numbers here.

Bank or company	Used for	Last 4	Phone	Statement date

Subscriptions and memberships

Name	Cost	Renews on	Keep?
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐

Net worth snapshot

What you own minus what you owe. Update it every few months, not every day.



Date _____ Last net worth $ _____

What I own

Asset	Value
Checking	$
Savings	$
Emergency fund	$
Cash	$
Retirement account	$
Investments	$
Home value	$
Car value	$
	$
	$
	$
	$
Total	$

What I owe

Debt	Balance
Mortgage	$
Car loan	$
Student loans	$
Credit card 1	$
Credit card 2	$
Medical	$
Personal loan	$
Family or friends	$
	$
	$
	$
	$
Total	$

Own	Owe	Net worth	Change since last time
$	$	$	$

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Month at a glance

Mark paydays, bills and no-spend days. Write the dates in for your month.



Month _____ Year _____

Sun	Mon	Tue	Wed	Thu	Fri	Sat

Big costs this month

Free or cheap plans

Monthly budget

Write what you plan to spend, then fill in the actual number as the month goes on.



Month _____ Year _____

Income

Item	Planned	Actual
Paycheck 1	$	$
Paycheck 2	$	$
Side income	$	$
	$	$
Total	$	$

Home

Item	Planned	Actual
Rent or mortgage	$	$
Electric and gas	$	$
Water and trash	$	$
Internet	$	$
Phone	$	$
Insurance	$	$
Total	$	$

Food

Item	Planned	Actual
Groceries	$	$
Eating out	$	$
	$	$
Total	$	$

Getting around

Item	Planned	Actual
Car payment	$	$
Gas	$	$
Repairs and parking	$	$
Total	$	$

Debt

Item	Planned	Actual
Credit card	$	$
Student loan	$	$
Total	$	$

Savings

Item	Planned	Actual
Emergency fund	$	$
Goal	$	$
Total	$	$

Personal

Item	Planned	Actual
Health	$	$
Clothes	$	$
Subscriptions	$	$
Fun	$	$
	$	$
Total	$	$

Income	Spending	Savings	Left over
$	$	$	$

Bill tracker

List each bill once. Tick the month when it is paid.



Year _____ Accounts I pay from _____

Bill	Due	Amount	Auto	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
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		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
		$	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

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Monthly bill checklist

Print one a month. Sort your bills by due date so nothing is missed.



Month _____ Year _____

Paid	Bill	Due date	Amount due	Amount paid	Confirmation or note
☐			$	$	
☐			$	$	
☐			$	$	
☐			$	$	
☐			$	$	
☐			$	$	
☐			$	$	
☐			$	$	
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☐			$	$	
☐			$	$	
☐			$	$	
☐			$	$	
☐			$	$	
☐			$	$	
☐			$	$	
	Total		$	$	

Expense log

Write purchases down the same day, while you still remember them.



Month _____ Year _____

Date	What or where	Category	Paid with	Amount
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
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				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
			Total	$

Sinking funds

Split a big future cost into small monthly amounts. Total needed divided by months left is what to set aside.



What it is for	Due	Total needed	Saved so far	Months left	Per month
Car repairs and tires		$	$		$
Car registration		$	$		$
Holidays and gifts		$	$		$
Birthdays		$	$		$
Back to school		$	$		$
Home repairs		$	$		$
Medical and dental		$	$		$
Vet		$	$		$
Vacation		$	$		$
Annual subscriptions		$	$		$
Clothes and shoes		$	$		$
		$	$		$
		$	$		$
		$	$		$
		$	$		$
		$	$		$
		$	$		$
		$	$		$
Total to set aside each month					$

Savings goals

One box for each goal. Color a square for every 10% you reach.



Goal _____

Amount $ _____

Target date _____

Per month $ _____

10	20	30	40	50	60	70	80	90	100

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10	20	30	40	50	60	70	80	90	100

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10	20	30	40	50	60	70	80	90	100

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10	20	30	40	50	60	70	80	90	100

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10	20	30	40	50	60	70	80	90	100

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10	20	30	40	50	60	70	80	90	100

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Debt list

Every debt in one place. Smallest balance first for the snowball, highest rate first for the avalanche.



Date _____ Total owed $ _____ Extra each month $ _____

Order	Who I owe	Balance	Rate %	Minimum	Due day	Paid off
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
	Total	$		$		

Cash breakdown

Plan how many of each bill to ask the bank for. Write the number of bills in each column.



Payday _____ Total cash to withdraw $ _____

Envelope	Budget	$100	$50	$20	$10	$5	$1
Groceries	$						
Gas	$						
Eating out	$						
Household	$						
Personal care	$						
Kids	$						
Pets	$						
Fun	$						
Gifts	$						
Clothes	$						
	$						
	$						
	$						
	$						
	$						
	$						
Bills needed	$						

Withdrawal slip

Bill	$100	$50	$20	$10	$5	$1	Total
How many							
Amount	$	$	$	$	$	$	$

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Month review

Ten minutes at the end of the month.



Month _____ Year _____

Income	Spent	Saved	Debt paid
$	$	$	$

What went well

What went over budget

Surprise costs

What I will change

Month-end checklist

- [ ] All bills paid
- [ ] Subscriptions reviewed
- [ ] Savings transferred
- [ ] Next month budget written
- [ ] Receipts checked
- [ ] Debt list updated

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