

Budget planner

A fresh, undated planner. Print the monthly pages again whenever you start a new month.

Name _____ Year _____

My money goals

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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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
$	$	$	$

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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
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
			Total	$

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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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					$

Debt tracker

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	$		$		

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

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