FREE PRINTABLE KIT

Budget Starter Kit

Four simple pages to plan your month, pay every bill on time, watch your savings grow and build a no-spend habit. Print as many copies as you like.

1
Monthly budget
Plan income, bills, food, debt and savings before the month starts, then fill in what you actually spent.

2
Bill tracker
List every bill once with its due day, then tick each month as it is paid. Includes a spot for yearly bills.

3
Savings tracker
Pick a goal and color in one square for every 1% you save, with a deposit log underneath.

4
No-spend calendar
Shade the days you buy nothing optional and see how much you kept by the end of the month.

How to use it

1. Fill in the bill tracker first. It shows what is already spoken for each month.
2. Use those numbers to fill in the monthly budget. Aim for "left to budget" to reach zero.
3. Choose one savings goal and decide what each square on the tracker is worth.
4. Print a new budget and no-spend calendar each month. Keep the bill tracker for the whole year.

For personal use

Monthly Budget

MONTH _____ YEAR _____

Income

SOURCE	EXPECTED	ACTUAL
Paycheck 1		
Paycheck 2		
Side income		
Total income		

Month at a glance

Total income	_____
Total expenses	_____
Total savings	_____
Left to budget (aim for $0)	_____

Income minus expenses minus savings. If it is above zero, give those dollars a job. If it is below zero, trim a category until it balances.

EXPENSES	BUDGET	ACTUAL
HOME		
Rent / mortgage		
Electric & gas		
Water & trash		
Internet		
Phone		
Home insurance		
TRANSPORTATION		
Car payment		
Gas		
Car insurance		
Repairs & upkeep		
FOOD		
Groceries		
Eating out		
Household supplies		

EXPENSES	BUDGET	ACTUAL
DEBT PAYMENTS		
Credit card		
Student loan		
Other debt		
SAVINGS		
Emergency fund		
Sinking funds		
Retirement		
PERSONAL & OTHER		
Subscriptions		
Health & medical		
Kids & pets		
Clothing		
Gifts		
Fun money		
Total expenses		

This month's goal

Notes

Bill Tracker

YEAR _____

Write each bill once with the day it is due. Tick Auto if it pays itself, then tick the month when it is paid.

BILL	DUE	AMOUNT	AUTO	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
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Yearly & irregular bills

BILL	MONTH DUE	AMOUNT	SAVE / MO

Turn big bills into small ones. Divide a yearly bill by the months left before it is due. A $360 bill due in 12 months needs $30 set aside each month. Add that amount to the Savings section of your monthly budget.

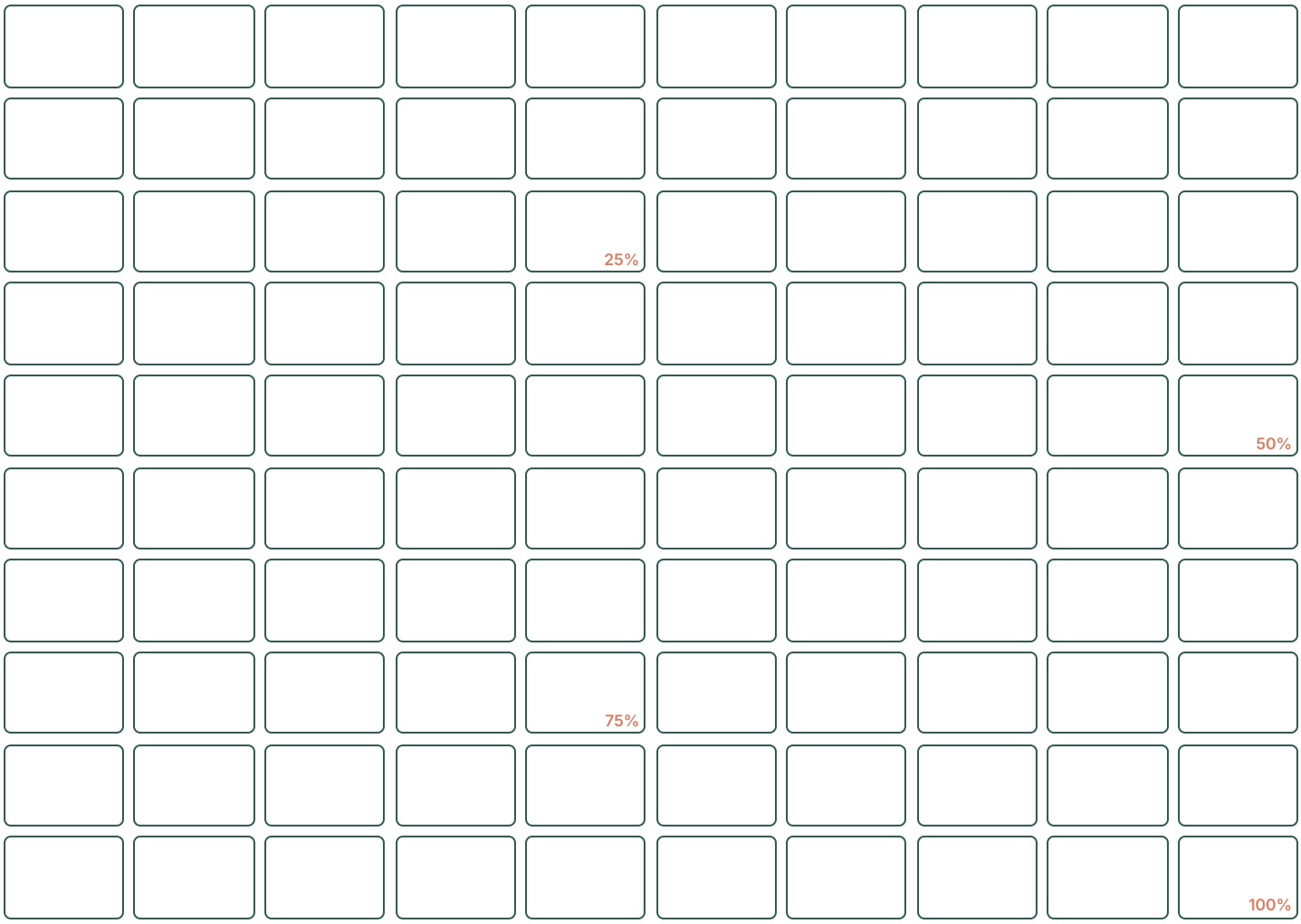
Savings Tracker

START DATE _____

SAVING FOR	GOAL AMOUNT	TARGET DATE	SAVE EACH MONTH
_____	_____	_____	_____

Color in your progress

Each square = 1% of my goal, or $ _____



Deposit log

DATE	DEPOSIT	TOTAL SAVED	NOTE

No-Spend Calendar

MONTH _____ YEAR _____

☐ Shade a no-spend day ☐ Write the amount on days you spend

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Still allowed

Paused this month

No-spend days _____

Spent on paused items _____

Moved to savings _____