THE COMPLETE

BUDGET PLANNER

A practical guide to managing your money
with clarity, confidence, and purpose

INCOME Know what comes in	**SPENDING** Choose where it goes	**GOALS** Make progress that lasts

OWNER

Welcome to your budget planner

This undated planner is designed to be reused. Print the pages you need, write in your own dates, and review your plan regularly.

A budget is a plan for your money—not a judgment about your choices. Use this planner to make informed decisions, prepare for upcoming costs, and make steady progress toward goals.

A simple routine

• **At the start of a month:** estimate income, list bills, set category limits, and decide what you will save.

• **During the month:** record spending as it happens, check balances weekly, and adjust before a category runs out.

• **At month-end:** compare your plan with actual results, note what changed, and carry useful lessons into next month.

A few helpful rules

• Use take-home income for your spending plan. If income varies, start with a conservative estimate.

• Include irregular expenses such as annual renewals, car maintenance, school costs, and gifts.

• Treat savings and planned debt payments as intentional budget items.

• Leave a small buffer when possible. A budget should be realistic, not perfect.

Important note

This planner is an educational and organizational tool, not individualized financial, tax, legal, or investment advice. Check statements and biller information for current balances, rates, and due dates.

Quick-start checklist

Complete these steps before filling in your first monthly budget.

STEP	ACTION	DONE

Gather before you begin

- Recent pay stubs or income records
- Bank and credit-card statements
- Current bills and payment due dates
- Loan and credit-card balances and interest rates
- Savings balances and upcoming planned expenses

My first budgeting date: _____

Financial snapshot

Record a starting point. Update every few months or when circumstances change.

Monthly cash flow

MONTHLY TAKE-HOME INCOME	AMOUNT

What I own

ASSET / ACCOUNT	CURRENT VALUE

What I owe

DEBT / LIABILITY	CURRENT BALANCE

Net worth = total assets – total liabilities.

Annual money goals

Choose a few meaningful goals. Make each one specific, measurable, and realistic.

GOAL	TARGET AMOUNT	TARGET DATE	WHY IT MATTERS

My top priorities this year

1.
2.
3.

Possible obstacles and my response

POSSIBLE OBSTACLE	MY PLAN

Annual expense calendar

Plan expenses that do not happen every month.

MONTH	EXPECTED EXPENSE	ESTIMATED COST	SET-ASIDE PLAN

Examples: insurance premiums, vehicle registration, holidays, school fees, memberships, annual subscriptions, and routine maintenance.

Choose a budgeting approach

Use one method consistently for a few months, then adjust it to fit your real life.

Zero-based budget: assign every dollar of expected take-home income to a purpose—bills, spending, savings, debt, or a buffer. Income minus planned allocations equals zero.

Percentage-based budget: divide income into broad needs, wants, and savings/debt priorities. A common 50/30/20 framework is only a starting point; your circumstances may require different percentages.

Pay-yourself-first: decide on a savings contribution when income arrives, then plan spending with what remains. Cover essential bills and minimum debt payments.

My chosen approach: _____

Why this approach fits my situation

NOTES

Key calculations

MEASURE	FORMULA

Monthly dashboard

Print one copy for each month. Fill in planned amounts first, then update actuals.

Month / year:

Starting balance (optional):

Expected take-home income:

MONTHLY SUMMARY	PLANNED	ACTUAL

This month's focus

Primary financial goal:

One spending habit to improve:

Planned amount to save:

At-a-glance check: planned income – planned allocations = amount left unassigned. Give every dollar a job, including a buffer if you can.

Monthly income planner

Record each source once. Use take-home amounts after deductions.

SOURCE / EMPLOYER	EXPECTED DATE	EXPECTED	ACTUAL	RECEIVED

If income varies

- Build the plan around a conservative, dependable estimate.
- Prioritize essential bills and minimum debt payments.
- Assign extra income after it arrives—to savings, upcoming expenses, or additional debt payments.

Monthly budget worksheet

Set a limit for each category. Enter actual spending during the month.

CATEGORY	PLANNED	ACTUAL	DIFFERENCE

Suggested categories: housing, utilities, groceries, transportation, insurance, healthcare, childcare, minimum debt payments, extra debt payments, savings, personal care, dining, entertainment, gifts, and miscellaneous.

Expense log

Record purchases and payments as they happen. Add categories that match your budget.

DATE	DESCRIPTION	CATEGORY	PAYMENT METHOD	AMOUNT

Tip: record the purchase date, not just the date it clears your account. Reconcile against statements later.

Bill payment tracker

List recurring and one-time bills. Confirm due dates and amounts with each provider.

BILL / PROVIDER	DUE DATE	AMOUNT DUE	PAID DATE	PAID

Autopay review

BILL	AUTOPAY? (Y/N)	ACCOUNT / NOTES

Keep enough money in the payment account before automatic withdrawals. Autopay does not replace reviewing statements.

Weekly spending plan

Use one copy per week. Set a realistic limit for flexible spending after essentials are accounted for.

Week of:

Weekly spending limit:

Starting available amount:

DAY / DATE	PURCHASE / NOTE	CATEGORY	AMOUNT

WEEKLY CHECK	AMOUNT

Weekly check: limit – actual flexible spending = amount remaining. If you go over, adjust the next week's plan without skipping essentials.

Savings goals tracker

Give each savings goal a target, deadline, and contribution plan.

GOAL	TARGET	CURRENT	CONTRIBUTION	REMAINING

Progress calculation

Remaining = target amount – current saved amount. Progress percentage = current saved amount ÷ target amount × 100.

My next milestone

Milestone: _____

Target date: _____

Celebration: _____

Emergency fund planner

Build a reserve for unexpected essential expenses. Choose a target based on your circumstances.

Estimated essential monthly expenses:

Initial savings target:

Longer-term target:

Current emergency savings:

DATE	CONTRIBUTION	WITHDRAWAL	NEW BALANCE

Consider keeping emergency savings accessible and separate from everyday spending. Your target may depend on income stability, dependents, insurance, and other resources.

Sinking funds planner

Set aside smaller amounts over time for expenses you expect but do not pay every month.

FUND	TARGET DATE	TARGET COST	SAVED SO FAR	MONTHLY SET-ASIDE

Examples: car repairs, annual insurance, holidays, school supplies, pet care, home maintenance, travel, and gifts.

Debt overview

List each debt using the latest statement or lender information.

CREDITOR	BALANCE	INTEREST RATE	MINIMUM PAYMENT	DUE DATE

Avalanche: pay minimums on all debts, then direct extra money to the debt with the highest interest rate. This can reduce interest cost.

Snowball: pay minimums on all debts, then direct extra money to the smallest balance. This can create early milestones and motivation.

Continue required minimum payments and check for fees, promotional rates, and prepayment terms.

Debt payoff tracker

Track balances over time. Record the amount actually applied to each debt.

DATE	DEBT	PAYMENT	INTEREST / FEES	NEW BALANCE

My next debt milestone: _____

Extra payment plan: _____

Subscription tracker

Review recurring charges regularly. Cancel or change services you no longer use.

SERVICE	BILLING CYCLE	COST	NEXT RENEWAL	KEEP / CANCEL

Monthly subscription total: _____ Annualized estimate: _____

Annualized estimate = monthly cost × 12 for monthly subscriptions. Adjust for weekly, quarterly, or annual billing.

Payday cash-flow planner

Map income dates against bill due dates so you can see when money needs to be available.

DATE	MONEY IN	MONEY OUT / BILL	AMOUNT	EXPECTED BALANCE

Before assigning money, account for pending transactions and any minimum balance needed in the account.

Spending habits & no-spend challenge

Use this page to notice patterns, not to punish yourself. Choose a realistic challenge.

Challenge dates:

What counts as a necessary purchase:

What I am choosing not to buy:

DAY	NO-UNPLANNED-SPEND?	EXCEPTION / NOTE

What did I learn about my spending triggers? _____

Net worth tracker

Use the same valuation approach each time so you can compare trends consistently.

DATE	TOTAL ASSETS	TOTAL LIABILITIES	NET WORTH

Net worth = total assets – total liabilities. A single month's change does not tell the whole story; look for longer-term trends.

Monthly financial review

Complete this at the end of each month. Use the answers to shape next month's plan.

Month / year:

Total income received:

Total spending:

Total saved:

Total debt paid:

Review & reflect

QUESTION	NOTES

What went well? Which category was hardest to manage? Were there unexpected costs? What can I change next month? What is one win I want to acknowledge?

Quarterly money check-in

Pause every three months to review the bigger picture.

Quarter / dates:

Income trend:

Savings progress:

Debt balance change:

Net worth estimate:

AREA	KEEP DOING	CHANGE / NEXT ACTION

My top priorities for the next quarter

PRIORITY	NEXT STEP	BY WHEN

Budget calculation reference

Use these definitions when completing the worksheets.

MEASURE	FORMULA / DEFINITION
Total income	Add all take-home income received during the period.
Total spending	Add purchases, bills, and other expenses. Avoid double-counting transfers.
Available balance	Starting available money + income – outflows.
Budget difference	Actual amount – planned amount. Positive means over plan for an expense.
Savings rate	Savings contributions ÷ take-home income × 100.
Debt remaining	Prior balance + interest / fees – payments applied to balance.
Net worth	Total assets – total liabilities.
Sinking fund contribution	(Target cost – amount already saved) ÷ months until needed.

Check your arithmetic against account statements and lender records. For interest-bearing debt, payments may be split between principal, interest, and fees.

Notes & money reminders

Use this space for questions to ask a provider, upcoming changes, or ideas to revisit.

DATE	NOTE / REMINDER

How to reuse your monthly pages

The core monthly worksheets are intentionally undated so you can print them again and again.

• Print a fresh monthly dashboard, income planner, budget worksheet, expense log, bill tracker, and payday cash-flow planner for each new month.

• Print one weekly spending plan for each week you want to track.

• Print additional expense-log pages when you need more room.

• Keep annual goals, annual expense calendar, and financial snapshot pages near the front for easy reference.

• Store completed pages securely because they may contain private financial information.

A final reminder

A useful budget is one you can maintain. Start with the categories that matter most, review it regularly, and let the plan evolve as your life changes.