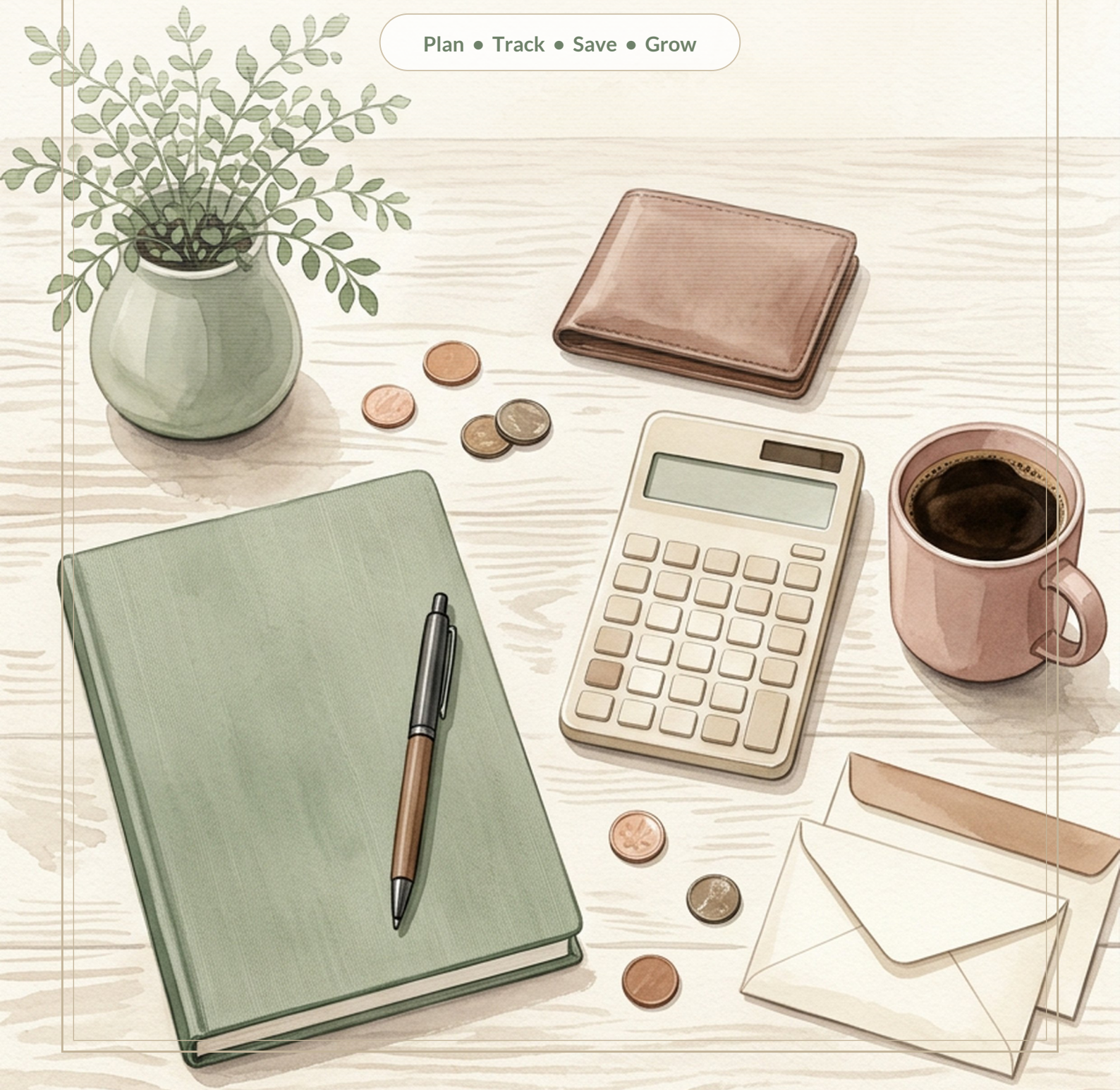
MONTHLY

BUDGET PLANNER

A Simple & Beautiful Way to Organize Your Money

Plan • Track • Save • Grow



THIS PLANNER BELONGS TO

Name: _____

Year: _____

My financial focus this year: _____

"Small steps, consistently taken, can create meaningful change."

WELCOME TO YOUR MONTHLY BUDGET PLANNER

Budgeting is not about restriction. It is about understanding where your money goes, planning intentionally, and creating a system that fits your own lifestyle.

This planner gives you a clear place to record what comes in, plan what goes out, track what actually happens, and adjust as you learn.

PLAN

Know what is coming in and what needs to go out.

TRACK

Pay attention to where your money actually goes.

REFLECT

Learn from each month and adjust your plan.

"A budget is a plan for your money, not a punishment for spending it."

HOW TO USE YOUR PLANNER

1. Record your expected income.
2. Plan your essential expenses.
3. Set savings and financial goals.
4. Track your actual spending.
5. Review your month and make adjustments.

“Your budget doesn’t need to be perfect. It needs to be useful.”

MY FINANCIAL VISION

What do I want my money to help me accomplish?

What would financial peace look like for me?

What am I working toward?

Why does financial organization matter to me?

MY FINANCIAL GOALS

SHORT-TERM GOAL

Goal: _____

Target Amount: _____

Target Date: _____

Why it matters: _____

MEDIUM-TERM GOAL

Goal: _____

Target Amount: _____

Target Date: _____

Why it matters: _____

LONG-TERM GOAL

Goal: _____

Target Amount: _____

Target Date: _____

Why it matters: _____

MY YEAR AT A GLANCE

MONTH	INCOME	EXPENSES	SAVINGS	NOTES
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				

MONTHLY OVERVIEW

MONTH: _____

MONTHLY FOCUS: _____

TOP FINANCIAL GOAL: _____

EXPECTED INCOME: _____

SAVINGS TARGET: _____

SPENDING LIMIT: _____

IMPORTANT FINANCIAL DATES

INCOME TRACKER

DATE	INCOME SOURCE	EXPECTED	ACTUAL	NOTES

TOTAL EXPECTED INCOME: _____

TOTAL ACTUAL INCOME: _____

FIXED EXPENSES

Common examples are shown in grey — write your own amounts beside them.

EXPENSE	DUE DATE	BUDGETED	ACTUAL	PAID
Rent / Mortgage				
Utilities				
Internet				
Insurance				
Subscriptions				
Loan Payments				
Other				

VARIABLE EXPENSES

FOOD

BUDGETED	ACTUAL	DIFFERENCE

TRANSPORTATION

BUDGETED	ACTUAL	DIFFERENCE

SHOPPING

BUDGETED	ACTUAL	DIFFERENCE

ENTERTAINMENT

BUDGETED	ACTUAL	DIFFERENCE

PERSONAL

BUDGETED	ACTUAL	DIFFERENCE

OTHER

BUDGETED	ACTUAL	DIFFERENCE

MY MONTHLY BUDGET

CATEGORY	PLANNED	ACTUAL	DIFFERENCE
INCOME			
HOUSING			
UTILITIES			
FOOD			
TRANSPORTATION			
HEALTH			
PERSONAL			
ENTERTAINMENT			
DEBT			
SAVINGS			
OTHER			
TOTAL			

NEEDS VS. WANTS

MY NEEDS

Housing
Food
Utilities
Transportation
Essential personal expenses

MY WANTS

Entertainment
Dining out
Shopping
Hobbies
Optional subscriptions

"Is there one want I can reduce this month to support a bigger goal?"

BILL PAYMENT TRACKER

BILL	DUE DATE	AMOUNT	PAID DATE	STATUS

“Mark each bill as you pay it.”

SUBSCRIPTION CHECKUP

SUBSCRIPTION	MONTHLY COST	RENEWAL DATE	KEEP / CANCEL	NOTES

“Which subscriptions are genuinely useful to me?”

“Which ones could I live without?”

MY SAVINGS GOALS

GOAL 1

GOAL: _____

TARGET AMOUNT: _____

CURRENT SAVINGS: _____

DEADLINE: _____

PROGRESS

GOAL 2

GOAL: _____

TARGET AMOUNT: _____

CURRENT SAVINGS: _____

DEADLINE: _____

PROGRESS

GOAL 3

GOAL: _____

TARGET AMOUNT: _____

CURRENT SAVINGS: _____

DEADLINE: _____

PROGRESS

NOTES

MY SAVINGS CHALLENGE

MY 30-DAY TARGET: _____

DAY	AMOUNT SAVED	TOTAL SAVED
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

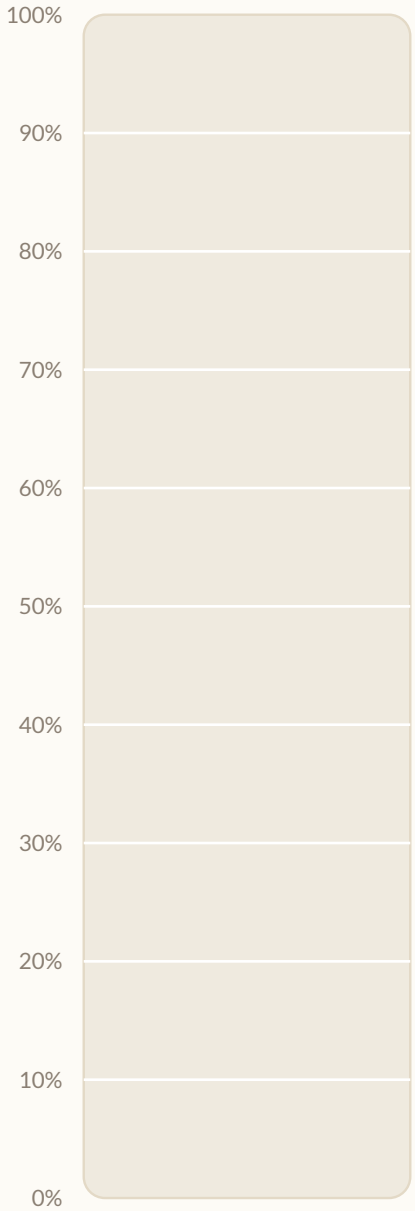
DAY	AMOUNT SAVED	TOTAL SAVED
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		

EMERGENCY FUND

My current emergency fund: _____

My target amount: _____

My monthly contribution: _____



Fill in one segment each time you reach another 10% of your target.

"Progress is progress, even when the amount feels small."

DEBT TRACKER

DEBT	STARTING BALANCE	CURRENT BALANCE	MINIMUM PAYMENT	EXTRA PAYMENT	DUE DATE	NOTES

TOTAL DEBT:

TOTAL PAID THIS MONTH:

MY DEBT PAYMENT PLAN

DEBT #1

Balance: _____

Minimum Payment: _____

Extra Payment: _____

Target Date: _____

DEBT #2

Balance: _____

Minimum Payment: _____

Extra Payment: _____

Target Date: _____

DEBT #3

Balance: _____

Minimum Payment: _____

Extra Payment: _____

Target Date: _____

"Focus on progress, consistency, and a plan that fits your budget."

WEEK 1 — SPENDING TRACKER

DATE	WHAT I SPENT ON	CATEGORY	AMOUNT	NEED / WANT	NOTES

WEEK 2 — SPENDING TRACKER

DATE	WHAT I SPENT ON	CATEGORY	AMOUNT	NEED / WANT	NOTES

WEEK 3 — SPENDING TRACKER

DATE	WHAT I SPENT ON	CATEGORY	AMOUNT	NEED / WANT	NOTES

WEEK 4 — SPENDING TRACKER

DATE	WHAT I SPENT ON	CATEGORY	AMOUNT	NEED / WANT	NOTES

NO-SPEND CHALLENGE

DAY	NO-SPEND DAY	WHAT I DID INSTEAD	MONEY I KEPT
1	☐		
2	☐		
3	☐		
4	☐		
5	☐		
6	☐		
7	☐		
8	☐		
9	☐		
10	☐		
11	☐		
12	☐		
13	☐		
14	☐		
15	☐		

DAY	NO-SPEND DAY	WHAT I DID INSTEAD	MONEY I KEPT
16	☐		
17	☐		
18	☐		
19	☐		
20	☐		
21	☐		
22	☐		
23	☐		
24	☐		
25	☐		
26	☐		
27	☐		
28	☐		
29	☐		
30	☐		

“What did I learn from spending less?”

GROCERY & MEAL BUDGET

GROCERY BUDGET	ACTUAL SPENDING	DIFFERENCE

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

GROCERY LIST

SHOPPING PLANNER

ITEM	PRICE	NEED / WANT	PRIORITY	PURCHASED

“Before buying, ask: Do I need it? Do I love it? Does it fit my budget?”

UNDERSTANDING MY SPENDING

When am I most likely to overspend?

What emotions influence my spending?

What purchases do I regret most often?

What usually helps me pause before buying?

MY MONEY HABITS

HABITS I WANT TO KEEP

HABITS I WANT TO CHANGE

ONE NEW MONEY HABIT I WILL PRACTICE THIS MONTH:

WEEKLY MONEY CHECK-IN

WEEK 1

How did I do?

WEEK 2

What changed?

WEEK 3

What did I learn?

WEEK 4

What will I improve?

MONTH-END BUDGET REVIEW

CATEGORY	PLANNED	ACTUAL	DIFFERENCE
Income			
Housing			
Utilities			
Food			
Transportation			
Personal			
Entertainment			
Debt			
Savings			
Other			

TOTAL INCOME	TOTAL EXPENSES	TOTAL SAVINGS

WHERE DID MY MONEY GO?

Write your amount and percentage, then shade each bar to compare.

Housing AMOUNT _____ % _____

Food AMOUNT _____ % _____

Transportation AMOUNT _____ % _____

Bills AMOUNT _____ % _____

Personal AMOUNT _____ % _____

Entertainment AMOUNT _____ % _____

Debt AMOUNT _____ % _____

Savings AMOUNT _____ % _____

Other AMOUNT _____ % _____

MY SAVINGS REVIEW

How much did I plan to save?

How much did I actually save?

What helped me save?

What made saving difficult?

What can I change next month?

CELEBRATE YOUR FINANCIAL WINS

- Something I saved for:

- A purchase I avoided:

- A bill I paid on time:

- A financial habit I improved:

- Something I'm proud of:

MONTHLY MONEY REFLECTION

What worked well this month?

What didn't work?

Where did I overspend?

Where did I make progress?

What surprised me?

What will I do differently next month?

NEXT MONTH'S MONEY PLAN

MY TOP FINANCIAL PRIORITY

MY SAVINGS TARGET

MY SPENDING LIMIT

A BILL I NEED TO PREPARE FOR

A FINANCIAL GOAL I WANT TO WORK TOWARD

ONE MONEY HABIT I WILL PRACTICE

MY FINANCIAL DASHBOARD

TOTAL INCOME

TOTAL EXPENSES

TOTAL SAVINGS

TOTAL DEBT PAYMENT

SAVINGS RATE

BIGGEST EXPENSE

BIGGEST FINANCIAL WIN

MAIN FOCUS FOR NEXT MONTH

MY MONEY GOALS

GOAL	TARGET AMOUNT	TARGET DATE	PROGRESS	PRIORITY

MY FINANCIAL RESET

- [ ] Review my income
- [ ] Review my expenses
- [ ] Cancel unnecessary subscriptions
- [ ] Check upcoming bills
- [ ] Update savings goals
- [ ] Review debt payments
- [ ] Review spending habits
- [ ] Set next month's budget
- [ ] Choose one financial priority
- [ ] Celebrate my progress

"A fresh month is another opportunity to make intentional choices."

“MY MONEY HAS A PLAN.”

“I don’t need to have everything figured out. I can make thoughtful choices, learn from each month, and keep moving toward the life I want.”

My biggest financial lesson:

My next financial goal:

One promise I am making to myself: