

FOR BEGINNERS

# 2026

## BUDGET PLANNER

12-Month Money Reset

The Step-by-Step Plan to Finally Take Control of Your Money



*Ferra!*

No spreadsheets. No shame. Just a clear path forward.



# This Planner Is For You If...

No matter where you're starting from

You've tried budgeting before but couldn't stick with it

You feel anxious or guilty every time you think about money

You're living paycheck to paycheck and want to break the cycle

You have debt and don't know where to start

You want to save money but it never seems to happen

You avoid looking at your bank account

You're ready for a fresh start with your finances

## This is NOT about:

- Being perfect with every dollar
- Never spending on things you enjoy
- Complicated spreadsheets or apps
- Judging yourself for past mistakes

## This IS about:

- Understanding where your money goes
- Making intentional choices
- Building habits that last
- Progress over perfection

## My Promise to Myself

I commit to checking in with my finances at least once a week. I won't judge myself for past mistakes. I'll celebrate small wins. I'm ready to take control.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# Your First 7 Days

A gentle start to your 12-Month Money Reset

*Feeling nervous or overwhelmed? That's completely normal. This planner is designed for real life — no perfection required. Follow these simple steps in your first week.*

## 1-2 Complete Your Starting Point

Fill out the Financial Starting Point page with your income, fixed expenses, and current savings/debt. This is your baseline — no judgment, just information.

Done

## 2-3 Set Your 3 Goals for 2026

Choose 1–3 goals that really matter to you. Write WHY each goal is important — this will keep you motivated when things get hard.

Done

## 3-4 Choose Your Debt Strategy

Read the Debt Payoff mini guide. Pick Snowball (smallest first) or Avalanche (highest interest first). Circle your choice.

Done

## 4-5 Plan Your First Month Budget

Use the 50/30/20 guide as a starting point. Fill in the "Planned" column for January. Don't overthink it — you can adjust later.

Done

## 5 Schedule Your Weekly Money Date

Pick ONE day and time each week (Sunday evening works great). Add a recurring reminder to your phone. This is non-negotiable.

My money date: \_\_\_\_\_

## 6 Audit Your Subscriptions

Go to the Subscriptions page and list everything you pay for monthly/yearly. Cancel or downgrade what you don't really use.

Done

## Day 7: Write Your Intention for 2026

Complete this sentence:

In 2026, I want my money to help me...

### Remember

You don't have to do all of this perfectly. If you miss a day, just pick up where you left off. The goal isn't perfection — it's progress. You're already ahead of most people just by starting.

# Your Financial Starting Point

No judgment — just clarity

## Monthly Income (Take-Home)

What actually hits your bank account

Primary job/salary	\$ .....
Side hustle/second job	\$ .....
Other income	\$ .....
<b>TOTAL MONTHLY INCOME</b>	<b>\$ .....</b>

## Fixed Monthly Expenses

Bills that are the same every month

Rent/Mortgage	\$ .....
Utilities	\$ .....
Insurance	\$ .....
Car Payment	\$ .....
Phone/Internet	\$ .....
Subscriptions	\$ .....
<b>TOTAL FIXED EXPENSES</b>	<b>\$ .....</b>

## Current Savings

Emergency Fund	\$ .....
General Savings	\$ .....
Retirement (401k, IRA)	\$ .....
Other	\$ .....

## Current Debt

Type	Balance	Min. Payment	Interest %
Credit Cards	\$ .....	\$ .....	% .....
Student Loans	\$ .....	\$ .....	% .....
Car Loan	\$ .....	\$ .....	% .....
Other	\$ .....	\$ .....	% .....
<b>TOTAL DEBT</b>	<b>\$ .....</b>	<b>\$ .....</b>	<b>-</b>

## Your Financial Snapshot

Monthly Income

\$ \_\_\_\_\_

Fixed Expenses

\$ \_\_\_\_\_

Money left over

\$ \_\_\_\_\_

# My Financial Goals for 2026

Dream big, start small, stay focused

0

Target Amount

\$ \_\_\_\_\_

Deadline

\_\_\_\_ / \_\_\_\_ /2026

My first step:

Why this matters to me:

1

Target Amount

\$ \_\_\_\_\_

Deadline

\_\_\_\_ / \_\_\_\_ /2026

My first step:

Why this matters to me:

2

Target Amount

\$ \_\_\_\_\_

Deadline

\_\_\_\_ / \_\_\_\_ /2026

My first step:

Why this matters to me:

## Tip

Break big goals into monthly targets. \$6,000 emergency fund = \$500/month. Makes it feel achievable!

# The 50/30/20 Budget Guide

A simple framework for your money

## 50%

### NEEDS

Essential expenses you can't avoid

- Housing (rent/mortgage)
- Utilities
- Groceries
- Insurance
- Minimum debt payments
- Transportation
- Healthcare

## 30%

### WANTS

Things that improve your life

- Dining out
- Entertainment
- Shopping
- Hobbies
- Subscriptions (streaming)
- Travel
- Personal care

## 20%

### SAVINGS & DEBT

- Building your future
- Emergency fund
- Extra debt payments
- Retirement savings
- Investments
- Sinking funds
- Big purchase savings

### Your Numbers

Monthly Take-Home Income:

\$ \_\_\_\_\_

50% for Needs:

\$ \_\_\_\_\_

30% for Wants:

\$ \_\_\_\_\_

20% for Savings/Debt:

\$ \_\_\_\_\_

### This Is Flexible!

The 50/30/20 rule is a starting point, not a rigid rule. If you're paying off debt aggressively, you might do 50/20/30. If you live in an expensive city, needs might be 60%. Adjust to fit YOUR life.

# Debt Payoff Strategies

Choose your path to freedom



## The Snowball Method

Pay off smallest balance first

### How it works:

1. List debts from smallest to largest balance
2. Pay minimums on everything
3. Put extra money toward the smallest debt
4. When it's paid off, roll that payment to the next smallest
5. Repeat until debt-free!

Best for: People who need quick wins to stay motivated



## The Avalanche Method

Pay off highest interest rate first

### How it works:

1. List debts from highest to lowest interest rate
2. Pay minimums on everything
3. Put extra money toward the highest interest debt
4. When it's paid off, roll that payment to the next highest interest
5. Repeat until debt-free!

Best for: People who want to save the most money on interest

## My Choice:

Snowball     Avalanche

Why:

## *The Truth*

The best method is the one you'll stick with. Both work. Pick one and start.

# How to Use This Planner

Your roadmap for the year ahead

1

## Start Here

Begin with your Financial Starting Point to understand where you are right now.

2

## Set Your Goals

Define 1-3 meaningful financial goals for the year.

3

## Monthly Check-ins

Fill out your monthly budget at the start of each month. Review and adjust weekly.

4

## Track Daily

Use the expense tracker to log spending. 5 minutes a day is all you need.

5

## Reflect & Adjust

At month's end, complete the reflection section. Learn and improve.

## Your Weekly Money Date

Pick one day each week (15-20 minutes):

Review the past week's spending

Check progress toward monthly goals

Plan for upcoming expenses

Celebrate wins (even small ones!)

## Pro Tip

Don't try to be perfect. The best budget is one you'll actually use. Start simple and adjust as you learn what works for you.

# Subscription Audit

What are you really paying for?

Service/App	Monthly Cost	How often do you use it?	Worth it?	Action
	\$		<input type="checkbox"/>	
	\$		<input type="checkbox"/>	
	\$		<input type="checkbox"/>	
	\$		<input type="checkbox"/>	
	\$		<input type="checkbox"/>	
	\$		<input type="checkbox"/>	
	\$		<input type="checkbox"/>	
	\$		<input type="checkbox"/>	
	\$		<input type="checkbox"/>	
	\$		<input type="checkbox"/>	
	\$		<input type="checkbox"/>	
	\$		<input type="checkbox"/>	
	\$		<input type="checkbox"/>	
	\$		<input type="checkbox"/>	
	\$		<input type="checkbox"/>	

## TOTAL MONTHLY

TOTAL MONTHLY \$ \_\_\_\_\_

TOTAL YEARLY \$ \_\_\_\_\_

Potential Monthly Savings \$ \_\_\_\_\_

## My Action Plan

I will cancel:

I will downgrade:

I'll review again on:

# Net Worth Tracker

The big picture view

---

## Net Worth Progress

Assets

\$ \_\_\_\_\_

Liabilities

\$ \_\_\_\_\_

Change

\$ \_\_\_\_\_

# 2026 Yearly Overview

## Year in Review

Total Earned  
\$ \_\_\_\_\_

Total Spent  
\$ \_\_\_\_\_

Total Saved  
\$ \_\_\_\_\_

Debt Paid Off  
\$ \_\_\_\_\_

## Year in Review

What I did well:

What I'll change:

# JANUARY 2026

## My 3 Priorities This Month

1

3

2

One expense I'll reduce:

## INCOME

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>

## EXPENSES

Category	Planned	Actual
Housing	\$	\$
Transportation	\$	\$
Food & Groceries	\$	\$
Utilities	\$	\$
Healthcare	\$	\$
Entertainment	\$	\$
Subscriptions	\$	\$
Debt Payments	\$	\$
Savings	\$	\$
Other	\$	\$
<b>TOTAL EXPENSES</b>	<b>\$</b>	<b>\$</b>

Total Income  
\$ \_\_\_\_\_Total Expenses  
\$ \_\_\_\_\_Balance  
\$ \_\_\_\_\_

## End of Month Reflection

What I did well:

Where I overspent:

What I'll change:

One small win I'm proud of:

One habit I'll focus on next month:

*Tip: Review post-holiday spending and reset your budget for the new year.*

## Weekly Expense Tracker

JANUARY 2026

WEEKLY TOTAL

\$

# FEBRUARY 2026

## My 3 Priorities This Month

1

3

2

One expense I'll reduce:

## INCOME

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>

## EXPENSES

Category	Planned	Actual
Housing	\$	\$
Transportation	\$	\$
Food & Groceries	\$	\$
Utilities	\$	\$
Healthcare	\$	\$
Entertainment	\$	\$
Subscriptions	\$	\$
Debt Payments	\$	\$
Savings	\$	\$
Other	\$	\$
<b>TOTAL EXPENSES</b>	<b>\$</b>	<b>\$</b>

Total Income  
\$ \_\_\_\_\_

Total Expenses  
\$ \_\_\_\_\_

Balance  
\$ \_\_\_\_\_

## End of Month Reflection

What I did well:

Where I overspent:

What I'll change:

One small win I'm proud of:

One habit I'll focus on next month:

*Tip: February is a great month to audit your subscriptions — cancel what you don't use!*

# Weekly Expense Tracker

FEBRUARY 2026

WEEKLY TOTAL

\$

# MARCH 2026

## My 3 Priorities This Month

1

3

2

One expense I'll reduce:

## INCOME

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>

## EXPENSES

Category	Planned	Actual
Housing	\$	\$
Transportation	\$	\$
Food & Groceries	\$	\$
Utilities	\$	\$
Healthcare	\$	\$
Entertainment	\$	\$
Subscriptions	\$	\$
Debt Payments	\$	\$
Savings	\$	\$
Other	\$	\$
<b>TOTAL EXPENSES</b>	<b>\$</b>	<b>\$</b>

Total Income  
\$ \_\_\_\_\_

Total Expenses  
\$ \_\_\_\_\_

Balance  
\$ \_\_\_\_\_

## End of Month Reflection

What I did well:

Where I overspent:

What I'll change:

One small win I'm proud of:

One habit I'll focus on next month:

*Tip: Spring cleaning? Apply it to your finances too. Review and declutter your expenses.*

## Weekly Expense Tracker

MARCH 2026

**WEEKLY TOTAL**

\$

# APRIL 2026

## My 3 Priorities This Month

1

3

2

One expense I'll reduce:

## INCOME

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>

## EXPENSES

Category	Planned	Actual
Housing	\$	\$
Transportation	\$	\$
Food & Groceries	\$	\$
Utilities	\$	\$
Healthcare	\$	\$
Entertainment	\$	\$
Subscriptions	\$	\$
Debt Payments	\$	\$
Savings	\$	\$
Other	\$	\$
<b>TOTAL EXPENSES</b>	<b>\$</b>	<b>\$</b>

Total Income  
\$ \_\_\_\_\_

Total Expenses  
\$ \_\_\_\_\_

Balance  
\$ \_\_\_\_\_

## End of Month Reflection

What I did well:

Where I overspent:

What I'll change:

One small win I'm proud of:

One habit I'll focus on next month:

*Tip: Tax season reminder — set aside money for any taxes owed or plan how to use your refund wisely.*

## Weekly Expense Tracker

APRIL 2026

**WEEKLY TOTAL**

\$

# MAY 2026

## My 3 Priorities This Month

1

3

2

One expense I'll reduce:

## INCOME

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>

## EXPENSES

Category	Planned	Actual
Housing	\$	\$
Transportation	\$	\$
Food & Groceries	\$	\$
Utilities	\$	\$
Healthcare	\$	\$
Entertainment	\$	\$
Subscriptions	\$	\$
Debt Payments	\$	\$
Savings	\$	\$
Other	\$	\$
<b>TOTAL EXPENSES</b>	<b>\$</b>	<b>\$</b>

Total Income  
\$ \_\_\_\_\_Total Expenses  
\$ \_\_\_\_\_Balance  
\$ \_\_\_\_\_

## End of Month Reflection

What I did well:

Where I overspent:

What I'll change:

One small win I'm proud of:

One habit I'll focus on next month:

*Tip: Mid-year check! Are you on track with your savings goals? Adjust if needed.*

# Weekly Expense Tracker

MAY 2026

**WEEKLY TOTAL**

\$

# JUNE 2026

## My 3 Priorities This Month

1

3

2

One expense I'll reduce:

## INCOME

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>

## EXPENSES

Category	Planned	Actual
Housing	\$	\$
Transportation	\$	\$
Food & Groceries	\$	\$
Utilities	\$	\$
Healthcare	\$	\$
Entertainment	\$	\$
Subscriptions	\$	\$
Debt Payments	\$	\$
Savings	\$	\$
Other	\$	\$
<b>TOTAL EXPENSES</b>	<b>\$</b>	<b>\$</b>

Total Income  
\$ \_\_\_\_\_

Total Expenses  
\$ \_\_\_\_\_

Balance  
\$ \_\_\_\_\_

## End of Month Reflection

What I did well:

Where I overspent:

What I'll change:

One small win I'm proud of:

One habit I'll focus on next month:

*Tip: Summer activities can add up. Plan ahead for vacations and events.*

## Weekly Expense Tracker

JUNE 2026

**WEEKLY TOTAL**

\$

# JULY 2026

## My 3 Priorities This Month

1

3

2

One expense I'll reduce:

## INCOME

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>

## EXPENSES

Category	Planned	Actual
Housing	\$	\$
Transportation	\$	\$
Food & Groceries	\$	\$
Utilities	\$	\$
Healthcare	\$	\$
Entertainment	\$	\$
Subscriptions	\$	\$
Debt Payments	\$	\$
Savings	\$	\$
Other	\$	\$
<b>TOTAL EXPENSES</b>	<b>\$</b>	<b>\$</b>

Total Income  
\$ \_\_\_\_\_Total Expenses  
\$ \_\_\_\_\_Balance  
\$ \_\_\_\_\_

## End of Month Reflection

What I did well:

Where I overspent:

What I'll change:

One small win I'm proud of:

One habit I'll focus on next month:

*Tip: Back-to-school expenses coming? Start budgeting now for supplies and activities.*

# Weekly Expense Tracker

JULY 2026

**WEEKLY TOTAL**

\$

# AUGUST 2026

## My 3 Priorities This Month

1

3

2

One expense I'll reduce:

## INCOME

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>

## EXPENSES

Category	Planned	Actual
Housing	\$	\$
Transportation	\$	\$
Food & Groceries	\$	\$
Utilities	\$	\$
Healthcare	\$	\$
Entertainment	\$	\$
Subscriptions	\$	\$
Debt Payments	\$	\$
Savings	\$	\$
Other	\$	\$
<b>TOTAL EXPENSES</b>	<b>\$</b>	<b>\$</b>

Total Income  
\$ \_\_\_\_\_

Total Expenses  
\$ \_\_\_\_\_

Balance  
\$ \_\_\_\_\_

## End of Month Reflection

What I did well:

Where I overspent:

What I'll change:

One small win I'm proud of:

One habit I'll focus on next month:

*Tip: Review your insurance policies — are you getting the best rates?*

## Weekly Expense Tracker

AUGUST 2026

**WEEKLY TOTAL**

\$

# SEPTEMBER 2026

## My 3 Priorities This Month

1

3

2

One expense I'll reduce:

## INCOME

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>

## EXPENSES

Category	Planned	Actual
Housing	\$	\$
Transportation	\$	\$
Food & Groceries	\$	\$
Utilities	\$	\$
Healthcare	\$	\$
Entertainment	\$	\$
Subscriptions	\$	\$
Debt Payments	\$	\$
Savings	\$	\$
Other	\$	\$
<b>TOTAL EXPENSES</b>	<b>\$</b>	<b>\$</b>

Total Income  
\$ \_\_\_\_\_Total Expenses  
\$ \_\_\_\_\_Balance  
\$ \_\_\_\_\_

## End of Month Reflection

What I did well:

Where I overspent:

What I'll change:

One small win I'm proud of:

One habit I'll focus on next month:

*Tip: Fall is a great time to boost your emergency fund before the holidays.*

# Weekly Expense Tracker

SEPTEMBER 2026

### WEEKLY TOTAL

\$

# OCTOBER 2026

## My 3 Priorities This Month

1

3

2

One expense I'll reduce:

## INCOME

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>

## EXPENSES

Category	Planned	Actual
Housing	\$	\$
Transportation	\$	\$
Food & Groceries	\$	\$
Utilities	\$	\$
Healthcare	\$	\$
Entertainment	\$	\$
Subscriptions	\$	\$
Debt Payments	\$	\$
Savings	\$	\$
Other	\$	\$
<b>TOTAL EXPENSES</b>	<b>\$</b>	<b>\$</b>

Total Income  
\$ \_\_\_\_\_

Total Expenses  
\$ \_\_\_\_\_

Balance  
\$ \_\_\_\_\_

## End of Month Reflection

What I did well:

Where I overspent:

What I'll change:

One small win I'm proud of:

One habit I'll focus on next month:

*Tip: Start thinking about holiday gifts now. A little planning prevents December stress.*

# Weekly Expense Tracker

OCTOBER 2026

**WEEKLY TOTAL**

\$

# NOVEMBER 2026

## My 3 Priorities This Month

1

3

2

One expense I'll reduce:

## INCOME

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>

## EXPENSES

Category	Planned	Actual
Housing	\$	\$
Transportation	\$	\$
Food & Groceries	\$	\$
Utilities	\$	\$
Healthcare	\$	\$
Entertainment	\$	\$
Subscriptions	\$	\$
Debt Payments	\$	\$
Savings	\$	\$
Other	\$	\$
<b>TOTAL EXPENSES</b>	<b>\$</b>	<b>\$</b>

Total Income  
\$ \_\_\_\_\_Total Expenses  
\$ \_\_\_\_\_Balance  
\$ \_\_\_\_\_

## End of Month Reflection

What I did well:

Where I overspent:

What I'll change:

One small win I'm proud of:

One habit I'll focus on next month:

*Tip: Black Friday deals can be traps. Stick to your list and budget!*

# Weekly Expense Tracker

NOVEMBER 2026

### WEEKLY TOTAL

\$

# DECEMBER 2026

## My 3 Priorities This Month

- 1
- 2
- 3

One expense I'll reduce:

## INCOME

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>

## EXPENSES

Category	Planned	Actual
Housing	\$	\$
Transportation	\$	\$
Food & Groceries	\$	\$
Utilities	\$	\$
Healthcare	\$	\$
Entertainment	\$	\$
Subscriptions	\$	\$
Debt Payments	\$	\$
Savings	\$	\$
Other	\$	\$
<b>TOTAL EXPENSES</b>	<b>\$</b>	<b>\$</b>

Total Income  
\$ \_\_\_\_\_

Total Expenses  
\$ \_\_\_\_\_

Balance  
\$ \_\_\_\_\_

## End of Month Reflection

What I did well:

Where I overspent:

What I'll change:

One small win I'm proud of:

One habit I'll focus on next month:

*Tip: Year-end reflection time. Review your progress and celebrate your wins!*

# Weekly Expense Tracker

DECEMBER 2026

### WEEKLY TOTAL

\$

# Savings Goal Tracker 2026

0 Goal \_\_\_\_\_ Target Amount \$ \_\_\_\_\_

I'm saving for this because:

PROGRESS 0% → 100%

10	20	30	40	50	60	70	80	90	100
----	----	----	----	----	----	----	----	----	-----

Deadline \_\_\_/\_\_\_/2026 Monthly Target \$ \_\_\_\_\_ Total \$ \_\_\_\_\_ Remaining \$ \_\_\_\_\_

1 Goal \_\_\_\_\_ Target Amount \$ \_\_\_\_\_

I'm saving for this because:

PROGRESS 0% → 100%

10	20	30	40	50	60	70	80	90	100
----	----	----	----	----	----	----	----	----	-----

Deadline \_\_\_/\_\_\_/2026 Monthly Target \$ \_\_\_\_\_ Total \$ \_\_\_\_\_ Remaining \$ \_\_\_\_\_

2 Goal \_\_\_\_\_ Target Amount \$ \_\_\_\_\_

I'm saving for this because:

PROGRESS 0% → 100%

10	20	30	40	50	60	70	80	90	100
----	----	----	----	----	----	----	----	----	-----

Deadline \_\_\_/\_\_\_/2026 Monthly Target \$ \_\_\_\_\_ Total \$ \_\_\_\_\_ Remaining \$ \_\_\_\_\_

# Debt Payoff Tracker

2026 — Your journey to financial freedom

**Tip:** Order your debts by **interest rate (Avalanche)** to save the most money, or by **smallest balance (Snowball)** for quick motivation wins. Pick one and stick with it!

1

\$ \_\_\_\_\_

Interest Rate  
\_\_\_\_ % APR

Min. Payment  
\$ \_\_\_\_\_

Target Payoff  
\_ / \_ / \_

Remaining  
\$ \_\_\_\_\_

0%

25%

50%

75%

100%

2

\$ \_\_\_\_\_

Interest Rate  
\_\_\_\_ % APR

Min. Payment  
\$ \_\_\_\_\_

Target Payoff  
\_ / \_ / \_

Remaining  
\$ \_\_\_\_\_

0%

25%

50%

75%

100%

## Debt Freedom Milestones



First debt paid!



25% gone



Halfway!



75% done



DEBT FREE!



## Total Debt Summary

Starting Total Debt

\$ \_\_\_\_\_

Total Paid Off

\$ \_\_\_\_\_

Remaining

\$ \_\_\_\_\_

*"Every dollar you pay toward debt is buying your future freedom."*

# Planning Ahead: 2027

Carry your momentum forward

## What I Achieved in 2026

List your wins, big and small:

## What I Learned About Money

Insights about my spending, saving, or habits:

## My Goals for 2027

0

Goal 0

\$ \_\_\_\_\_

Why:

1

Goal 1

\$ \_\_\_\_\_

Why:

2

Goal 2

\$ \_\_\_\_\_

Why:

## First Steps for January

0

1

2

## My One Word for 2027

Choose one word to guide your financial decisions: