

2026

Budget Planner

Take Control of Your Finances

Pepito



How to Use This Planner

Your Complete Guide to Financial Success

1 Monthly Budget Pages

Purpose: Plan and track your monthly income and expenses

- **Planned Column:** Write your expected amounts at the beginning of the month
- **Actual Column:** Record what you really earned/spent throughout the month
- **Income Section:** Include all sources (salary, freelance, investments, etc.)
- **Expenses Section:** Fill in your budget for each category
- **Summary Box:** Compare planned vs actual to see where you stand

2 Expense Tracker

Purpose: Record every transaction to stay aware of your spending

- **Date:** When you made the purchase
- **Category:** Which budget category (Housing, Food, etc.)
- **Description:** What you bought (e.g., "Grocery shopping at Target")
- **Amount:** How much you spent
- **Notes:** Any additional details or reminders

Tip: Track expenses daily or weekly to avoid forgetting purchases

3 Savings Goals

Purpose: Visualize and track progress toward your financial goals

- **Goal Name & Amount:** Already filled in with your targets
- **Progress Bar:** Shade one segment for every 10% you save
- **Target Date:** Write your deadline
- **Monthly Savings:** Calculate how much to save each month
- **Current Amount:** Update regularly to track progress

4 Debt Payoff Tracker

Purpose: Stay motivated as you eliminate debt

- Fill in debt names and amounts
- Record interest rates and minimum payments
- Shade progress bars as you pay down debt
- Celebrate milestones at 25%, 50%, 75%, and 100%!

5

Year at a Glance

Purpose: See your complete financial picture for 2026

- Fill in at the end of each month
- Track trends over time
- Identify your best and worst months financially
- Use insights to improve your budget planning



Pro Tips for Success

- Review your budget weekly to stay on track
- Use different colored pens to make tracking more visual
- Don't beat yourself up if you overspend - adjust and move forward
- Celebrate small wins along the way
- Keep this planner where you'll see it daily

You've got this! Small steps lead to big financial wins. 🎉

JANUARY 2026

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
TOTAL INCOME	\$	\$

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

Total Income

\$ _____

Total Expenses

\$ _____

Balance

\$ _____

FEBRUARY 2026

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
TOTAL INCOME	\$	\$

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

Total Income
\$ _____

Total Expenses
\$ _____

Balance
\$ _____

MARCH 2026

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
TOTAL INCOME	\$	\$

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

Total Income

\$ _____

Total Expenses

\$ _____

Balance

\$ _____

APRIL 2026

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
TOTAL INCOME	\$	\$

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

Total Income

\$ _____

Total Expenses

\$ _____

Balance

\$ _____

MAY 2026

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
TOTAL INCOME	\$	\$

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

Total Income

\$ _____

Total Expenses

\$ _____

Balance

\$ _____

JUNE 2026

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
TOTAL INCOME	\$	\$

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

Total Income
\$ _____

Total Expenses
\$ _____

Balance
\$ _____

JULY 2026

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
TOTAL INCOME	\$	\$

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

Total Income
\$ _____

Total Expenses
\$ _____

Balance
\$ _____

AUGUST 2026

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
TOTAL INCOME	\$	\$

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

Total Income

\$ _____

Total Expenses

\$ _____

Balance

\$ _____

SEPTEMBER 2026

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
TOTAL INCOME	\$	\$

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

Total Income
\$ _____

Total Expenses
\$ _____

Balance
\$ _____

OCTOBER 2026

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
TOTAL INCOME	\$	\$

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

Total Income
\$ _____

Total Expenses
\$ _____

Balance
\$ _____

NOVEMBER 2026

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
TOTAL INCOME	\$	\$

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

Total Income
\$ _____

Total Expenses
\$ _____

Balance
\$ _____

DECEMBER 2026

Source	Planned	Actual
Salary	\$	\$
Freelance	\$	\$
Investments	\$	\$
Other	\$	\$
TOTAL INCOME	\$	\$

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

Total Income

\$ _____

Total Expenses

\$ _____

Balance

\$ _____

Expense Tracker

JANUARY 2026

Expense Tracker

FEBRUARY 2026

Expense Tracker

MARCH 2026

Expense Tracker

APRIL 2026

Expense Tracker

MAY 2026

Expense Tracker

JUNE 2026

Expense Tracker

JULY 2026

Expense Tracker

AUGUST 2026

Expense Tracker

SEPTEMBER 2026

Expense Tracker

OCTOBER 2026

Expense Tracker

NOVEMBER 2026

Expense Tracker

DECEMBER 2026

Savings Goals 2026

Emergency Fund

\$10000



Shade each segment as you reach 10% milestones

Target Date
____ / ____ /2026

Monthly Savings Needed
\$ _____

Current Amount
\$ _____

Remaining
\$ _____

Vacation

\$3000



Shade each segment as you reach 10% milestones

Target Date
____ / ____ /2026

Monthly Savings Needed
\$ _____

Current Amount
\$ _____

Remaining
\$ _____

New Car

\$15000



Shade each segment as you reach 10% milestones

Target Date
____ / ____ /2026

Monthly Savings Needed
\$ _____

Current Amount
\$ _____

Remaining
\$ _____

Debt Payoff Tracker

2026 - Track your journey to becoming debt-free

Debt #1: _____

\$ _____

Interest Rate
____ %

Min. Payment
\$ _____

Target Payoff
____ / ____ / ____

Remaining
\$ _____

0% 25% 50% 75% 100%

Debt #2: _____

\$ _____

Interest Rate
____ %

Min. Payment
\$ _____

Target Payoff
____ / ____ / ____

Remaining
\$ _____

0% 25% 50% 75% 100%

Total Debt Summary

Total Debt
\$ _____

Total Paid
\$ _____

Remaining
\$ _____

Year at a Glance - 2026

January

Income: \$ _____
Expenses: \$ _____
Balance: \$ _____

February

Income: \$ _____
Expenses: \$ _____
Balance: \$ _____

March

Income: \$ _____
Expenses: \$ _____
Balance: \$ _____

April

Income: \$ _____
Expenses: \$ _____
Balance: \$ _____

May

Income: \$ _____
Expenses: \$ _____
Balance: \$ _____

June

Income: \$ _____
Expenses: \$ _____
Balance: \$ _____

July

Income: \$ _____
Expenses: \$ _____
Balance: \$ _____

August

Income: \$ _____
Expenses: \$ _____
Balance: \$ _____

September

Income: \$ _____
Expenses: \$ _____
Balance: \$ _____

October

Income: \$ _____
Expenses: \$ _____
Balance: \$ _____

November

Income: \$ _____
Expenses: \$ _____
Balance: \$ _____

December

Income: \$ _____
Expenses: \$ _____
Balance: \$ _____