

FOR BEGINNERS

2026

BUDGET PLANNER FOR BEGINNERS

A Simple 12-Month System to Track Income, Pay Off
Debt, and Build Savings



Take control of your finances, one month at a time



This Planner Is For You If...

Check all that apply to you

Be honest with yourself. The more boxes you check, the more this planner will help you transform your financial life.

You've never made a formal budget before (or tried and gave up)

You don't know exactly where your money goes each month

You have debt and want a clear plan to pay it off

You want to build an emergency fund but don't know how to start

You prefer simplicity over complicated spreadsheets

You're ready to take control of your financial future

How many did you check?

1 2 3 4 5 6

If you checked even ONE box...

You're in the right place. This planner was designed specifically for people like you. No judgment, no complicated formulas — just a **simple system** that works. Let's make 2026 the year you finally feel confident about money.

Your Financial Starting Point

Complete this page before you begin — it's your baseline for measuring progress

Why this matters: You can't improve what you don't measure. Take 10 minutes to fill this out honestly. Come back to this page in December to see how far you've come!

Monthly Income (after taxes)

Primary job / salary	\$ _____
Side income / freelance	\$ _____
Other income	\$ _____
TOTAL MONTHLY INCOME	\$ _____

Monthly Fixed Expenses

Rent / Mortgage	\$ _____
Utilities (electric, water, gas, internet)	\$ _____
Transportation (car payment, insurance, gas)	\$ _____
Insurance (health, life, etc.)	\$ _____
Subscriptions & memberships	\$ _____
TOTAL FIXED EXPENSES	\$ _____

Your Net Worth Snapshot

Total Savings (all accounts)	\$ _____
Total Debt (credit cards, loans, etc.)	\$ _____
NET WORTH (Savings - Debt)	\$ _____

 **Don't worry if your net worth is negative!**

Many people start there. What matters is the direction you're heading. This number will improve as you follow your budget and pay down debt.

Date completed: ____/____/2026

Your 3 Financial Goals for 2026

Dream big, but be specific

"A goal without a plan is just a wish." — Make yours real.

1	2	3
Target amount \$ _____	Target amount \$ _____	Target amount \$ _____
Deadline _____/_____/2026	Deadline _____/_____/2026	Deadline _____/_____/2026
Why is this important to me? <div style="border: 1px solid #ccc; height: 40px; width: 100%;"></div>		
One step I'll take THIS WEEK: <div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div>		

Goal Ideas (if you need inspiration)

Emergency Fund
3-6 months of expenses

Pay Off Debt
Stop paying interest

Vacation
Travel debt-free

Down Payment
Car or home

Education
Courses & certs

Mini Guide: How to Budget

The basics you need to know (nothing complicated, we promise)

The Only Formula You Need

INCOME - EXPENSES = BALANCE

Positive balance = you're saving money! Negative = spending more than you earn.

The 50/30/20 Rule (A Starting Point)



Example: \$3,000/month income

\$1,500

Needs (50%)

\$900

Wants (30%)

\$600

Savings (20%)

Your Turn: Calculate Your 50/30/20

My monthly income: \$ _____

50% for Needs: \$ _____

30% for Wants: \$ _____

20% for Savings/Debt: \$ _____

Pro Tip

This rule is a **guideline**, not a strict law. If your rent is 40% of income, that's okay — adjust the other categories. The goal is awareness and balance, not perfection. Start where you are and improve over time.

Common Mistakes to Avoid

- Not tracking small purchases (they add up!)
- Forgetting irregular expenses (car repairs, gifts)
- Being too strict (you'll burn out)
- Not adjusting when income changes
- Skipping the "pay yourself first" rule

Mini Guide: Paying Off Debt

Two proven strategies — pick the one that fits your personality

Good news: You don't need a finance degree to get out of debt. You just need a plan and consistency. Here are the two most effective methods.



Debt Snowball

How it works:

Pay minimum on all debts, then put extra money toward the **smallest balance** first.

✓ Pros:

- Quick wins = motivation boost
- Fewer bills faster
- Psychologically satisfying

Best if you:

Need motivation and quick victories to stay on track



Debt Avalanche

How it works:

Pay minimum on all debts, then put extra money toward the **highest interest rate** first.

✓ Pros:

- Saves most money on interest
- Mathematically optimal
- Faster total payoff time

Best if you:

Are disciplined and motivated by saving money long-term



Example: You have 3 debts

Credit Card A

\$500

22% APR

Credit Card B

\$2,000

18% APR

Car Loan

\$8,000

6% APR



Snowball order:

1. Card A (\$500) ← smallest
2. Card B (\$2,000)
3. Car Loan (\$8,000)



Avalanche order:

1. Card A (22%) ← highest rate
2. Card B (18%)
3. Car Loan (6%)



- Snowball (smallest first) Avalanche (highest interest first)

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

The best method is the one you'll actually stick with.

How to Use This Planner

Your weekly routine for financial success

Just 15 minutes per week

Your Weekly Money Date

Week 1

Review last week's spending

5 min

Week 2

Update "Actual" column in budget

5 min

Week 3

Check savings goal progress

3 min

Week 4

Plan next month's adjustments

5 min

Weekly Check-In (pick a day and stick to it!)

Review this week's expenses in tracker

Check if any bills are due this week

Celebrate one small win this week!

Update "Actual" amounts in budget

Transfer money to savings (if able)

Set one intention for next week

Start of Month

- Fill in "Planned" column for income & expenses
- Write your 3 priorities for the month
- Set a specific expense to reduce this month
- Review subscriptions — cancel unused ones

End of Month

- Complete the reflection box
- Calculate total income vs expenses
- Update savings goal progress bars
- Carry lessons into next month's plan

Pro Tips for Success

 **Set a recurring reminder** — Same day, same time each week (Sunday evening works great)

 **Write in pencil** — Plans change. That's okay. Erase and adjust.

 **Make it enjoyable** — Grab a coffee, put on music. It's a date with your future self.

 **Celebrate small wins** — Paid a bill on time? That counts. Saved \$20? Victory.

"The best budget is one you'll actually use. Done is better than perfect."

Subscriptions & Fixed Payments

2026 — Know exactly where your money goes every month

The average person spends \$273/month on subscriptions and often forgets about half of them. Use this tracker to audit your recurring payments — you might be surprised what you find!

Service / Description	Amount	Frequency	Billing Date	Still Using?	Cancel?	Notes
Streaming & Entertainment						
	\$			<input type="checkbox"/>	<input type="checkbox"/>	
	\$			<input type="checkbox"/>	<input type="checkbox"/>	
	\$			<input type="checkbox"/>	<input type="checkbox"/>	
Software & Apps						
	\$			<input type="checkbox"/>	<input type="checkbox"/>	
	\$			<input type="checkbox"/>	<input type="checkbox"/>	
Health & Fitness						
	\$			<input type="checkbox"/>	<input type="checkbox"/>	
	\$			<input type="checkbox"/>	<input type="checkbox"/>	
Insurance & Utilities						
	\$			<input type="checkbox"/>	<input type="checkbox"/>	
	\$			<input type="checkbox"/>	<input type="checkbox"/>	
	\$			<input type="checkbox"/>	<input type="checkbox"/>	
Other Subscriptions						
	\$			<input type="checkbox"/>	<input type="checkbox"/>	

Service / Description	Amount	Frequency	Billing Date	Still Using?	Cancel?	Notes
	\$			<input type="checkbox"/>	<input checked="" type="checkbox"/>	
	\$			<input type="checkbox"/>	<input checked="" type="checkbox"/>	

Monthly Totals

Streaming & Entertainment \$ _____

Software & Apps \$ _____

Health & Fitness \$ _____

Insurance & Utilities \$ _____

Other \$ _____

TOTAL MONTHLY \$ _____

✓ Subscription Audit Checklist

- Reviewed all bank/card statements
- Checked email for subscription receipts
- Identified services I don't use
- Canceled unnecessary subscriptions
- Set calendar reminder for next audit

Review this page quarterly. Subscriptions have a sneaky way of adding up!

Net Worth Tracker

2026 — Track your wealth quarterly

Net Worth = What You Own - What You Owe. Update this page every 3 months. Don't worry if it's negative — what matters is the direction it's moving!

Q1	
Jan - Mar	
ASSETS (What I Own)	
Checking	\$ _____
Savings	\$ _____
Investments	\$ _____
Other	\$ _____
TOTAL	\$ _____
LIABILITIES (What I Owe)	
Credit Cards	\$ _____
Student Loans	\$ _____
Car Loan	\$ _____
Other	\$ _____
TOTAL	\$ _____
NET WORTH	
\$ _____	

Q2	
Apr - Jun	
ASSETS (What I Own)	
Checking	\$ _____
Savings	\$ _____
Investments	\$ _____
Other	\$ _____
TOTAL	\$ _____
LIABILITIES (What I Owe)	
Credit Cards	\$ _____
Student Loans	\$ _____
Car Loan	\$ _____
Other	\$ _____
TOTAL	\$ _____
NET WORTH	
\$ _____	

Q3	
Jul - Sep	
ASSETS (What I Own)	
Checking	\$ _____
Savings	\$ _____
Investments	\$ _____
Other	\$ _____
TOTAL	\$ _____
LIABILITIES (What I Owe)	
Credit Cards	\$ _____
Student Loans	\$ _____
Car Loan	\$ _____
Other	\$ _____
TOTAL	\$ _____
NET WORTH	
\$ _____	

Q4	
Oct - Dec	
ASSETS (What I Own)	
Checking	\$ _____
Savings	\$ _____
Investments	\$ _____
Other	\$ _____
TOTAL	\$ _____
LIABILITIES (What I Owe)	
Credit Cards	\$ _____
Student Loans	\$ _____
Car Loan	\$ _____
Other	\$ _____
TOTAL	\$ _____
NET WORTH	
\$ _____	

Year-End Comparison

Net Worth at Start of Year (Q1) \$ _____

Net Worth at End of Year (Q4) \$ _____

Total Change in 2026 \$ _____

Remember: Net worth is a long-term game. Focus on the trend, not any single quarter. Small, consistent progress adds up to big changes over time!

Year at a Glance - 2026

January	
Income:	\$ _____
Expenses:	\$ _____
Balance:	\$ _____
Saved:	\$ _____
Debt left:	\$ _____

February	
Income:	\$ _____
Expenses:	\$ _____
Balance:	\$ _____
Saved:	\$ _____
Debt left:	\$ _____

March	
Income:	\$ _____
Expenses:	\$ _____
Balance:	\$ _____
Saved:	\$ _____
Debt left:	\$ _____

April	
Income:	\$ _____
Expenses:	\$ _____
Balance:	\$ _____
Saved:	\$ _____
Debt left:	\$ _____

May	
Income:	\$ _____
Expenses:	\$ _____
Balance:	\$ _____
Saved:	\$ _____
Debt left:	\$ _____

June	
Income:	\$ _____
Expenses:	\$ _____
Balance:	\$ _____
Saved:	\$ _____
Debt left:	\$ _____

July	
Income:	\$ _____
Expenses:	\$ _____
Balance:	\$ _____
Saved:	\$ _____
Debt left:	\$ _____

August	
Income:	\$ _____
Expenses:	\$ _____
Balance:	\$ _____
Saved:	\$ _____
Debt left:	\$ _____

September	
Income:	\$ _____
Expenses:	\$ _____
Balance:	\$ _____
Saved:	\$ _____
Debt left:	\$ _____

October	
Income:	\$ _____
Expenses:	\$ _____
Balance:	\$ _____
Saved:	\$ _____
Debt left:	\$ _____

November	
Income:	\$ _____
Expenses:	\$ _____
Balance:	\$ _____
Saved:	\$ _____
Debt left:	\$ _____

December	
Income:	\$ _____
Expenses:	\$ _____
Balance:	\$ _____
Saved:	\$ _____
Debt left:	\$ _____

2026 Year-End Totals

Total Income
\$ _____

Total Expenses
\$ _____

Total Saved
\$ _____

Debt Paid Off
\$ _____

Lessons from 2026

What I learned about my spending habits:

3 things I'll do differently in 2027:

1. _____

2. _____

3. _____

JANUARY 2026

My 3 Priorities This Month

1

3

2

One expense I'll reduce:

INCOME

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

EXPENSES

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

Total Income
\$ _____Total Expenses
\$ _____Balance
\$ _____

End of Month Reflection

What I did well:

Where I overspent:

What I'll change next month:

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

Expense Tracker

JANUARY 2026

FEBRUARY 2026

My 3 Priorities This Month

1

3

2

One expense I'll reduce:

INCOME

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

EXPENSES

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

Total Income
\$ _____Total Expenses
\$ _____Balance
\$ _____

End of Month Reflection

What I did well:

Where I overspent:

What I'll change next month:

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

Expense Tracker

FEBRUARY 2026

MARCH 2026

My 3 Priorities This Month

1

3

2

One expense I'll reduce:

INCOME

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

EXPENSES

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

Total Income
\$ _____Total Expenses
\$ _____Balance
\$ _____

End of Month Reflection

What I did well:

Where I overspent:

What I'll change next month:

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

Expense Tracker

MARCH 2026

APRIL 2026

My 3 Priorities This Month

1

3

2

One expense I'll reduce:

INCOME

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

EXPENSES

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

Total Income
\$ _____Total Expenses
\$ _____Balance
\$ _____

End of Month Reflection

What I did well:

Where I overspent:

What I'll change next month:

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

Expense Tracker

APRIL 2026

MAY 2026

My 3 Priorities This Month

1

3

2

One expense I'll reduce:

INCOME

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

EXPENSES

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

Total Income
\$ _____Total Expenses
\$ _____Balance
\$ _____

End of Month Reflection

What I did well:

Where I overspent:

What I'll change next month:

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

Expense Tracker

MAY 2026

JUNE 2026

My 3 Priorities This Month

1

3

2

One expense I'll reduce:

INCOME

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

EXPENSES

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

Total Income
\$ _____Total Expenses
\$ _____Balance
\$ _____

End of Month Reflection

What I did well:

Where I overspent:

What I'll change next month:

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

Expense Tracker

JUNE 2026

JULY 2026

My 3 Priorities This Month

1

3

2

One expense I'll reduce:

INCOME

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

EXPENSES

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

Total Income
\$ _____Total Expenses
\$ _____Balance
\$ _____

End of Month Reflection

What I did well:

Where I overspent:

What I'll change next month:

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

Expense Tracker

JULY 2026

AUGUST 2026

My 3 Priorities This Month

1

3

2

One expense I'll reduce:

INCOME

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

EXPENSES

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

Total Income
\$ _____

Total Expenses
\$ _____

Balance
\$ _____

End of Month Reflection

What I did well:

Where I overspent:

What I'll change next month:

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

Expense Tracker

AUGUST 2026

SEPTEMBER 2026

My 3 Priorities This Month

1

3

2

One expense I'll reduce:

INCOME

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

EXPENSES

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

Total Income
\$ _____Total Expenses
\$ _____Balance
\$ _____

End of Month Reflection

What I did well:

Where I overspent:

What I'll change next month:

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

Expense Tracker

SEPTEMBER 2026

OCTOBER 2026

My 3 Priorities This Month

1

3

2

One expense I'll reduce:

INCOME

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

EXPENSES

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

Total Income
\$ _____Total Expenses
\$ _____Balance
\$ _____

End of Month Reflection

What I did well:

Where I overspent:

What I'll change next month:

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

Expense Tracker

OCTOBER 2026

NOVEMBER 2026

My 3 Priorities This Month

1

3

2

One expense I'll reduce:

INCOME

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

EXPENSES

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

Total Income
\$ _____Total Expenses
\$ _____Balance
\$ _____

End of Month Reflection

What I did well:

Where I overspent:

What I'll change next month:

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

Expense Tracker

NOVEMBER 2026

DECEMBER 2026

My 3 Priorities This Month

1

3

2

One expense I'll reduce:

INCOME

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

EXPENSES

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

Total Income
\$ _____Total Expenses
\$ _____Balance
\$ _____

End of Month Reflection

What I did well:

Where I overspent:

What I'll change next month:

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

Expense Tracker

DECEMBER 2026

Savings Goals 2026

Track your progress toward financial freedom

1 Goal Name _____ Target Amount \$ _____

Why this matters to me:
.....

Shade each segment as you reach 10% milestones 0% → 100%

10 20 30 40 50 60 70 80 90 100

Target Date ___/___/2026 Monthly Needed \$ _____ Current Amount \$ _____ Remaining \$ _____

2 Goal Name _____ Target Amount \$ _____

Why this matters to me:
.....

Shade each segment as you reach 10% milestones 0% → 100%

10 20 30 40 50 60 70 80 90 100

Target Date ___/___/2026 Monthly Needed \$ _____ Current Amount \$ _____ Remaining \$ _____

3 Goal Name _____ Target Amount \$ _____

Why this matters to me:
.....

Shade each segment as you reach 10% milestones 0% → 100%

10 20 30 40 50 60 70 80 90 100

Target Date ___/___/2026 Monthly Needed \$ _____ Current Amount \$ _____ Remaining \$ _____

Goal Ideas (if you need inspiration)

Emergency Fund (3-6 months) Vacation Down Payment New Car Education Wedding Home Repairs Retirement

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."