

MONEY & BUDGET

Budget Planner

Every dollar on paper before the month starts –
and a plan to pay off what's left behind.

20 PRINTABLE PAGES · US LETTER

THIS PLANNER BELONGS TO

WANT ALL EIGHT IN ONE FILE?

The Ultimate Life Planner 2027 · 132 pages, dated, one PDF

tidynestprintables.com/ultimate-life-planner

How to use this planner

A budget is not a restriction. It's you deciding where the money goes instead of wondering where it went.

1. **Print in US Letter** (8.5×11in), *Actual size* — not *Fit to page*.
2. **Start with one month.** Write income at the top, then fixed bills, then everything else.
3. **Give every dollar a job** until income minus expenses equals zero. Money without a job disappears.
4. **Track as you spend**, not at the end of the month. The spending log is where the truth shows up.
5. **If you carry debt**, use the snowball pages: smallest balance first, and the momentum does the rest.

Paid every two weeks? Use the biweekly pages instead of the monthly one. Budgeting by paycheck beats budgeting by calendar when the money doesn't arrive on the 1st.

Monthly Budget

Month: _____

[illegible][illegible]

Income Tracker

Every dollar that comes in, including the side work.

Fixed Expenses

The bills that show up whether you plan for them or not.

Spending Log

Write it down as you spend. This is the page that changes behavior.

Biweekly Budget

For when the money arrives every two weeks, not on the 1st.

PAYCHECK 1 - ____ / ____

EXPENSE

AMOUNT

PAYCHECK 2 - ____ / ____

EXPENSE

AMOUNT

50 / 30 / 20 Worksheet

Half to needs, a third to wants, the rest to savings and debt. A starting point, not a law.

50% – NEEDS

Rent, utilities, groceries, insurance, minimum payments

30% – WANTS

Eating out, subscriptions, hobbies, travel

20% – SAVE & REPAY

Emergency fund, extra debt payments, investing

Monthly take-home: \$_____ → Needs \$_____ · Wants \$_____ · Save \$_____

Bill Payment Tracker

Check it off the day it clears, not the day you meant to pay it.

Debt Snowball Tracker

List every debt from the smallest balance up. Pay minimums on all of them and throw everything extra at the top one — then roll that payment into the next.

Debt Payoff Thermometer

Color one block for every milestone. Debt: _____ Total: \$_____

100%
95%
90%
85%
80%
75%
70%
65%
60%
55%
50%
45%
40%
35%
30%
25%
20%
15%
10%
5%

Started: ____ / ____ Paid off: ____ / ____

Credit Card Tracker

Balance, limit and rate in one place – because the statement never shows them together.

Sinking Funds

The expenses that aren't emergencies — they're just far away. Save a little each month and they stop hurting.

Savings Goal Tracker

Goal: _____

Target: \$_____

By: _____ / _____

[illegible]

Each square = \$_____. Color one every time you save it.

DEPOSITS

DATE _____

AMOUNT

RUNNING TOTAL

No-Spend Challenge

Thirty days. Color a square for each day you spend nothing outside the essentials.

1	2	3	4	5	6
7	8	9	10	11	12
13	14	15	16	17	18
19	20	21	22	23	24
25	26	27	28	29	30

WHAT I BOUGHT INSTEAD OF WHAT I WANTED

Subscription Audit

The quietest leak in any budget. Write them all down and cancel what you forgot you had.

Grocery Budget

Weekly limit: \$_____

WEEK	PLANNED	SPENT	DIFFERENCE

NOTES & WHAT TO BUY LESS OF

Net Worth Tracker

What you own minus what you owe. Track it monthly – the direction matters more than the number.

ASSETS		DEBTS	
ITEM	VALUE	ITEM	BALANCE

Assets \$_____ - Debts \$_____ = Net worth \$_____

Year at a Glance

Income, spending and savings, month by month. One page to see the whole year.

Notes

A large rectangular area filled with a uniform grid of small, light gray dots, intended for handwritten notes.

ONE FILE INSTEAD OF EIGHT

The Ultimate Life Planner 2027

This is one piece of the system. The 2027 edition puts **all eight sections in a single file** — monthly, weekly, money, home, meals, goals, habits and notes — with **53 weeks already dated** instead of blanks to fill in.

132 PAGES · US LETTER PDF · ONE FILE, REPRINT FOREVER

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