FREE PRINTABLE PACK

# Budget Planner Printables

Seven sheets for deciding what a month costs, and one that counts your paydays.

| | |
|---|---|
| Monthly Budget Planner | **Deciding what the month costs before it starts** |
| Paycheck Count | **Paid weekly or every two weeks** |
| Fixed Costs Per Month | **Bills that are not monthly** |
| Needs, Wants, Set Aside | **50/30/20 and the methods like it** |
| The First Month | **Starting without filling in thirty-six rows** |
| Set Next Month | **Changing the plan without starting again** |
| Fillable Budget Planner | **Filling in on a laptop or tablet** |



General information only, not financial advice.

# My Monthly Budget

Five blocks, five totals, and one line across the foot that names all five in the order you subtract them.

**Month** _____ **Year** _____ **Paydays this month** _____

**I am paid** ☐ every week ☐ every 2 weeks ☐ twice a month ☐ once a month

## MONEY IN — 5

| | |
|---|---|
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| **Total money in** | $ |

## FIXED, ALREADY DECIDED — 14

| | |
|---|---|
| Rent or mortgage | $ |
| Electricity | $ |
| Gas or heating | $ |
| Water and trash | $ |
| Internet | $ |
| Cell phone | $ |
| Car payment | $ |
| Car insurance | $ |
| Home or renters insurance | $ |
| Health insurance | $ |
| Childcare | $ |
| Subscriptions | $ |
| | $ |
| | $ |
| **Total fixed** | $ |

## EVERYDAY, YOU CHOOSE — 8

| | |
|---|---|
| Groceries | $ |
| Gas and transit | $ |
| Household supplies | $ |
| Eating out | $ |
| Personal care | $ |
| Clothing | $ |
| Pets | $ |
| | $ |
| **Total everyday** | $ |

## SET ASIDE FIRST — 5

| | |
|---|---|
| Emergency fund | $ |
| Sinking fund | $ |
| Retirement | $ |
| | $ |
| | $ |
| **Total set aside** | $ |

## DEBT, ABOVE THE MINIMUM — 4

| | |
|---|---|
| | $ |
| | $ |
| | $ |
| | $ |
| **Total debt** | $ |

## THE CHECK

Take the five totals above, in this order.

**Money in** - **Fixed** - **Everyday** - **Set aside** - **Debt** = $ _____

☐ This is zero, and every dollar has a job.

☐ It is not zero. The rest is going to _____



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# Count Your Paydays

A month is not a pay period. Count your own paydays, month by month, and name what the extra ones are for.

HOW I AM PAID

| | |
|---|---|
| ☐ **Every week** | 52 paydays a year. 4 months of the year have 5. |
| ☐ **Every 2 weeks** | 26 paydays a year. 2 months of the year have 3. |
| ☐ **Twice a month** | 24 paydays a year. Every month has 2. |
| ☐ **Once a month** | 12 paydays a year. Every month has 1. |

**My payday lands on a** _____ **First payday of the year** _____

| MONTH | PAYDAYS | EXTRA? | WHAT THE EXTRA ONE IS FOR | AMOUNT |
|---|---|---|---|---|
| January | | | | $ |
| February | | | | $ |
| March | | | | $ |
| April | | | | $ |
| May | | | | $ |
| June | | | | $ |
| July | | | | $ |
| August | | | | $ |
| September | | | | $ |
| October | | | | $ |
| November | | | | $ |
| December | | | | $ |

**What the extra paychecks add up to** $ _____

The amount column, added down.

Add the paydays column down before you trust it. Paid every week it comes to 52 or 53. Paid every two weeks, 26 or 27. Twice a month it is 24, and once a month it is 12.



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# What the Month Already Owes

Turn every bill into the monthly line it belongs on, including the ones that only arrive once a year.

**TURN ANY BILL INTO A MONTHLY LINE**

Monthly, as it is. Quarterly, divided by 3. Twice a year, divided by 6. Yearly, divided by 12.

**Every 4 weeks: times 13, then divided by 12. It lands 13 times a year, not 12.**

Write the answer in the last column. That column, added down, is the figure the planner needs.

| WHAT IT IS | WHAT IT COSTS | HOW OFTEN | | | | | PER MONTH |
|---|---|---|---|---|---|---|---|
| | | M | 4W | Q | 2Y | Y | |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |
| | $ | ☐ | ☐ | ☐ | ☐ | ☐ | $ |

## What the month already owes $ _____

The per month column, added down, before you have decided anything at all.

A bill you pay every four weeks is the one that catches people out.



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# Does the Split Fit?

The percentages, with the multipliers printed, and the one test that tells you whether they work for you.

WRITE YOUR OWN FIGURE HERE

1 What lands in the account, for a year $ _____

Take-home pay, not salary. Count every paycheck you actually get.

2 Line 1 times 0.50 = needs $ _____

3 Line 1 times 0.30 = wants $ _____

4 Line 1 times 0.20 = set aside $ _____

5 My fixed costs for a year $ _____

The total off the fixed costs sheet, times 12. Carried across, not worked out again.

**Is line 5 under line 2?** ☐ YES ☐ NO

Yes: the split fits, and the rest of the plan is about keeping it there.

No: the split does not fit your fixed costs, and no amount of willpower changes that.

**Write the split you can run:** _____ / _____ / _____

needs / wants / set aside

Those three must add to 100, or the plan has money in it that does not exist.

ONE THING EVERY PERCENTAGE METHOD ASSUMES

A year is 52 weeks, not 48. Run this on four-week months and the split you really get is

**46.15 / 27.69 / 18.46**

the missing 7.69% is one pay period in thirteen

# A Budget on One Short Sheet

Nine lines and two totals. The smallest sheet that still balances, for a first month or a hard one.

**Month** _____ **Weeks left in it** _____

## Money in this month $ _____

### MUST PAY 5

| | |
|---|---|
| Rent or mortgage | $ |
| Utilities | $ |
| Groceries | $ |
| Getting to work | $ |
| _____ | $ |
| **Total must pay** | $ |

### SET ASIDE 3

| | |
|---|---|
| Emergency fund | $ |
| The next bill that is not monthly | $ |
| _____ | $ |
| **Total set aside** | $ |

## Left for everything else $ _____

Money in, less the two totals above. Nothing else goes into this line.

Divided by the weeks left in the month, that is $ _____



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# Set Next Month

One figure per category, carried across from wherever you track spending, so the next plan is different.

**Month just finished** _____ **Month I am planning** _____

| CATEGORY | PLANNED | WHAT IT CAME TO | NEXT MONTH | WHY IT CHANGED |
|---|---|---|---|---|
| | $ | $ | $ | |
| | $ | $ | $ | |
| | $ | $ | $ | |
| | $ | $ | $ | |
| | $ | $ | $ | |
| | $ | $ | $ | |
| | $ | $ | $ | |
| | $ | $ | $ | |
| | $ | $ | $ | |
| | $ | $ | $ | |
| | $ | $ | $ | |
| | $ | $ | $ | |
| | $ | $ | $ | |
| | $ | $ | $ | |
| | $ | $ | $ | |
| | $ | $ | $ | |
| | $ | $ | $ | |
| **Totals** | $ | $ | $ | |

## Next month, against this month

$ _____

The next month total, less the planned total. A minus sign is allowed.

Carry each new figure to the planner. The middle column stays here.



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# My Monthly Budget

The same sheet with typeable boxes, for a reader who has no printer. It opens in any PDF reader.

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| MONEY IN | 5 |
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