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Budget Binder

UNDATED · 12 MONTHS · PRINT AND REUSE

NAME _____

YEAR _____

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Year at a Glance

YOUR MONEY, MONTH BY MONTH

YEAR _____

MONTHLY TOTALS

TOTAL	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Income												
Expenses												
Savings												
Debt paid												
Left over												
Net worth												
Notes												

MONEY GOALS THIS YEAR

GOAL	TARGET	BY

IMPORTANT DATES

DATE	WHAT

NOTES

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Yearly Bill Tracker

TICK EACH BILL AS YOU PAY IT

YEAR _____

BILLS

BILL · DUE DAY	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Rent / Mortgage	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Electricity	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Gas / heating	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Water & sewer	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Internet	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Cell phone	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Car payment	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Car insurance	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Health insurance	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Credit card	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Student loan	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Streaming	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

NOTES

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January

MONTHLY BUDGET

YEAR _____

TOTAL INCOME	TOTAL EXPENSES	SAVINGS	LEFT OVER
$	$	$	$

INCOME

SOURCE	EXPECTED	ACTUAL
TOTAL INCOME		

FIXED BILLS

BILL	DUE	BUDGET	ACTUAL	PAID
Rent / Mortgage				☐
Electricity				☐
Water				☐
Internet & phone				☐
Insurance				☐
Car payment				☐
Subscriptions				☐
				☐
				☐
				☐
TOTAL BILLS				

EVERYDAY SPENDING

CATEGORY	BUDGET	ACTUAL
Groceries		
Gas & transport		
Dining out		
Shopping		
Entertainment		
Personal care		
Kids & family		
Gifts		
Household		
TOTAL SPENDING		

SAVINGS & DEBT

GOAL	PLANNED	PAID
Emergency fund		
Savings goal		
Debt payment		
Investing		
TOTAL SAVED		

NOTES

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February

MONTHLY BUDGET

YEAR _____

TOTAL INCOME	TOTAL EXPENSES	SAVINGS	LEFT OVER
$	$	$	$

INCOME

SOURCE	EXPECTED	ACTUAL
TOTAL INCOME		

FIXED BILLS

BILL	DUE	BUDGET	ACTUAL	PAID
Rent / Mortgage				☐
Electricity				☐
Water				☐
Internet & phone				☐
Insurance				☐
Car payment				☐
Subscriptions				☐
				☐
				☐
				☐
TOTAL BILLS				

EVERYDAY SPENDING

CATEGORY	BUDGET	ACTUAL
Groceries		
Gas & transport		
Dining out		
Shopping		
Entertainment		
Personal care		
Kids & family		
Gifts		
Household		
TOTAL SPENDING		

SAVINGS & DEBT

GOAL	PLANNED	PAID
Emergency fund		
Savings goal		
Debt payment		
Investing		
TOTAL SAVED		

NOTES

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March

MONTHLY BUDGET

YEAR _____

TOTAL INCOME	TOTAL EXPENSES	SAVINGS	LEFT OVER
$	$	$	$

INCOME

SOURCE	EXPECTED	ACTUAL
TOTAL INCOME		

FIXED BILLS

BILL	DUE	BUDGET	ACTUAL	PAID
Rent / Mortgage				☐
Electricity				☐
Water				☐
Internet & phone				☐
Insurance				☐
Car payment				☐
Subscriptions				☐
				☐
				☐
				☐
TOTAL BILLS				

EVERYDAY SPENDING

CATEGORY	BUDGET	ACTUAL
Groceries		
Gas & transport		
Dining out		
Shopping		
Entertainment		
Personal care		
Kids & family		
Gifts		
Household		
TOTAL SPENDING		

SAVINGS & DEBT

GOAL	PLANNED	PAID
Emergency fund		
Savings goal		
Debt payment		
Investing		
TOTAL SAVED		

NOTES

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April

MONTHLY BUDGET

YEAR _____

TOTAL INCOME	TOTAL EXPENSES	SAVINGS	LEFT OVER
$	$	$	$

INCOME

SOURCE	EXPECTED	ACTUAL
TOTAL INCOME		

FIXED BILLS

BILL	DUE	BUDGET	ACTUAL	PAID
Rent / Mortgage				☐
Electricity				☐
Water				☐
Internet & phone				☐
Insurance				☐
Car payment				☐
Subscriptions				☐
				☐
				☐
				☐
TOTAL BILLS				

EVERYDAY SPENDING

CATEGORY	BUDGET	ACTUAL
Groceries		
Gas & transport		
Dining out		
Shopping		
Entertainment		
Personal care		
Kids & family		
Gifts		
Household		
TOTAL SPENDING		

SAVINGS & DEBT

GOAL	PLANNED	PAID
Emergency fund		
Savings goal		
Debt payment		
Investing		
TOTAL SAVED		

NOTES

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May

MONTHLY BUDGET

YEAR _____

TOTAL INCOME	TOTAL EXPENSES	SAVINGS	LEFT OVER
$	$	$	$

INCOME

SOURCE	EXPECTED	ACTUAL
TOTAL INCOME		

FIXED BILLS

BILL	DUE	BUDGET	ACTUAL	PAID
Rent / Mortgage				☐
Electricity				☐
Water				☐
Internet & phone				☐
Insurance				☐
Car payment				☐
Subscriptions				☐
				☐
				☐
				☐
TOTAL BILLS				

EVERYDAY SPENDING

CATEGORY	BUDGET	ACTUAL
Groceries		
Gas & transport		
Dining out		
Shopping		
Entertainment		
Personal care		
Kids & family		
Gifts		
Household		
TOTAL SPENDING		

SAVINGS & DEBT

GOAL	PLANNED	PAID
Emergency fund		
Savings goal		
Debt payment		
Investing		
TOTAL SAVED		

NOTES

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June

MONTHLY BUDGET

YEAR _____

TOTAL INCOME	TOTAL EXPENSES	SAVINGS	LEFT OVER
$	$	$	$

INCOME

SOURCE	EXPECTED	ACTUAL
TOTAL INCOME		

FIXED BILLS

BILL	DUE	BUDGET	ACTUAL	PAID
Rent / Mortgage				☐
Electricity				☐
Water				☐
Internet & phone				☐
Insurance				☐
Car payment				☐
Subscriptions				☐
				☐
				☐
				☐
TOTAL BILLS				

EVERYDAY SPENDING

CATEGORY	BUDGET	ACTUAL
Groceries		
Gas & transport		
Dining out		
Shopping		
Entertainment		
Personal care		
Kids & family		
Gifts		
Household		
TOTAL SPENDING		

SAVINGS & DEBT

GOAL	PLANNED	PAID
Emergency fund		
Savings goal		
Debt payment		
Investing		
TOTAL SAVED		

NOTES

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July

MONTHLY BUDGET

YEAR _____

TOTAL INCOME	TOTAL EXPENSES	SAVINGS	LEFT OVER
$	$	$	$

INCOME

SOURCE	EXPECTED	ACTUAL
TOTAL INCOME		

FIXED BILLS

BILL	DUE	BUDGET	ACTUAL	PAID
Rent / Mortgage				☐
Electricity				☐
Water				☐
Internet & phone				☐
Insurance				☐
Car payment				☐
Subscriptions				☐
				☐
				☐
				☐
TOTAL BILLS				

EVERYDAY SPENDING

CATEGORY	BUDGET	ACTUAL
Groceries		
Gas & transport		
Dining out		
Shopping		
Entertainment		
Personal care		
Kids & family		
Gifts		
Household		
TOTAL SPENDING		

SAVINGS & DEBT

GOAL	PLANNED	PAID
Emergency fund		
Savings goal		
Debt payment		
Investing		
TOTAL SAVED		

NOTES

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August

MONTHLY BUDGET

YEAR _____

TOTAL INCOME	TOTAL EXPENSES	SAVINGS	LEFT OVER
$	$	$	$

INCOME

SOURCE	EXPECTED	ACTUAL
TOTAL INCOME		

FIXED BILLS

BILL	DUE	BUDGET	ACTUAL	PAID
Rent / Mortgage				☐
Electricity				☐
Water				☐
Internet & phone				☐
Insurance				☐
Car payment				☐
Subscriptions				☐
				☐
				☐
				☐
TOTAL BILLS				

EVERYDAY SPENDING

CATEGORY	BUDGET	ACTUAL
Groceries		
Gas & transport		
Dining out		
Shopping		
Entertainment		
Personal care		
Kids & family		
Gifts		
Household		
TOTAL SPENDING		

SAVINGS & DEBT

GOAL	PLANNED	PAID
Emergency fund		
Savings goal		
Debt payment		
Investing		
TOTAL SAVED		

NOTES

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September

MONTHLY BUDGET

YEAR _____

TOTAL INCOME	TOTAL EXPENSES	SAVINGS	LEFT OVER
$	$	$	$

INCOME

SOURCE	EXPECTED	ACTUAL
TOTAL INCOME		

FIXED BILLS

BILL	DUE	BUDGET	ACTUAL	PAID
Rent / Mortgage				☐
Electricity				☐
Water				☐
Internet & phone				☐
Insurance				☐
Car payment				☐
Subscriptions				☐
				☐
				☐
				☐
TOTAL BILLS				

EVERYDAY SPENDING

CATEGORY	BUDGET	ACTUAL
Groceries		
Gas & transport		
Dining out		
Shopping		
Entertainment		
Personal care		
Kids & family		
Gifts		
Household		
TOTAL SPENDING		

SAVINGS & DEBT

GOAL	PLANNED	PAID
Emergency fund		
Savings goal		
Debt payment		
Investing		
TOTAL SAVED		

NOTES

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October

MONTHLY BUDGET

YEAR _____

TOTAL INCOME	TOTAL EXPENSES	SAVINGS	LEFT OVER
$	$	$	$

INCOME

SOURCE	EXPECTED	ACTUAL
TOTAL INCOME		

FIXED BILLS

BILL	DUE	BUDGET	ACTUAL	PAID
Rent / Mortgage				☐
Electricity				☐
Water				☐
Internet & phone				☐
Insurance				☐
Car payment				☐
Subscriptions				☐
				☐
				☐
				☐
TOTAL BILLS				

EVERYDAY SPENDING

CATEGORY	BUDGET	ACTUAL
Groceries		
Gas & transport		
Dining out		
Shopping		
Entertainment		
Personal care		
Kids & family		
Gifts		
Household		
TOTAL SPENDING		

SAVINGS & DEBT

GOAL	PLANNED	PAID
Emergency fund		
Savings goal		
Debt payment		
Investing		
TOTAL SAVED		

NOTES

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November

MONTHLY BUDGET

YEAR _____

TOTAL INCOME	TOTAL EXPENSES	SAVINGS	LEFT OVER
$	$	$	$

INCOME

SOURCE	EXPECTED	ACTUAL
TOTAL INCOME		

FIXED BILLS

BILL	DUE	BUDGET	ACTUAL	PAID
Rent / Mortgage				☐
Electricity				☐
Water				☐
Internet & phone				☐
Insurance				☐
Car payment				☐
Subscriptions				☐
				☐
				☐
				☐
TOTAL BILLS				

EVERYDAY SPENDING

CATEGORY	BUDGET	ACTUAL
Groceries		
Gas & transport		
Dining out		
Shopping		
Entertainment		
Personal care		
Kids & family		
Gifts		
Household		
TOTAL SPENDING		

SAVINGS & DEBT

GOAL	PLANNED	PAID
Emergency fund		
Savings goal		
Debt payment		
Investing		
TOTAL SAVED		

NOTES

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December

MONTHLY BUDGET

YEAR _____

TOTAL INCOME	TOTAL EXPENSES	SAVINGS	LEFT OVER
$	$	$	$

INCOME

SOURCE	EXPECTED	ACTUAL
TOTAL INCOME		

FIXED BILLS

BILL	DUE	BUDGET	ACTUAL	PAID
Rent / Mortgage				☐
Electricity				☐
Water				☐
Internet & phone				☐
Insurance				☐
Car payment				☐
Subscriptions				☐
				☐
				☐
				☐
TOTAL BILLS				

EVERYDAY SPENDING

CATEGORY	BUDGET	ACTUAL
Groceries		
Gas & transport		
Dining out		
Shopping		
Entertainment		
Personal care		
Kids & family		
Gifts		
Household		
TOTAL SPENDING		

SAVINGS & DEBT

GOAL	PLANNED	PAID
Emergency fund		
Savings goal		
Debt payment		
Investing		
TOTAL SAVED		

NOTES

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Savings & Debt Tracker

SMALL STEPS ADD UP

MONTH _____ YEAR _____

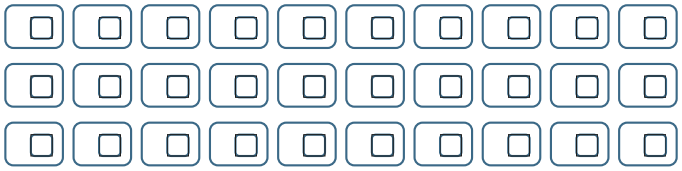
SAVINGS GOAL 1

SAVING FOR _____

TARGET _____

TARGET DATE _____

COLOUR A BOX FOR EVERY $ _____



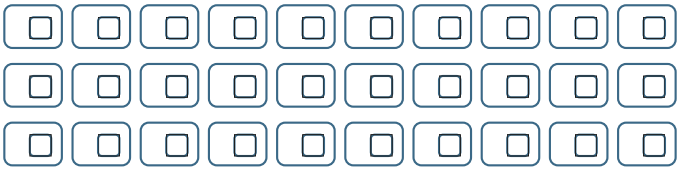
SAVINGS GOAL 2

SAVING FOR _____

TARGET _____

TARGET DATE _____

COLOUR A BOX FOR EVERY $ _____



DATE	DEPOSIT	BALANCE	NOTE

DEBT PAYOFF

DEBT	BALANCE	RATE %	MIN. PAYMENT	PAID	PAID OFF
					☐
					☐
					☐
					☐
					☐
					☐
TOTAL					

NOTES

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Sinking Funds

SAVE A LITTLE EACH MONTH FOR BIG COSTS

YEAR _____

FUNDS

FUND · TARGET	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Car repairs												
Holidays & gifts												
Vacation												
Medical												
Home repairs												
Back to school												
Insurance												
Pets												

NOTES

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