KNOW WHERE IT GOES, CHOOSE WHERE IT GOES

Budget & Debt Payoff Planner

Plan a monthly budget, track spending and bills, build savings goals,
and map your own debt payoff plan, one month at a time.

US Letter · Free sample

Name / household

Month and year

Main money goal

START

Money Snapshot

A quick, honest picture of where you are today. There is no judgment on this page, only information.

Household

Name(s)

Date

Pay frequency

Income steady or irregular?

What is going well with money right now?

What worries me most?

Area	Rough amount	Notes
Monthly income (after tax)		
Monthly bills and essentials		
Monthly debt payments		
Savings I have		
Total debt I owe		

One thing I want to change in the next 90 days

BUDGET

Monthly Budget (1 of 2)

Month

Month and year

Total income planned

Total spending planned

Left to assign (aim for zero)

Category	Planned	Actual	Difference
Housing			
Utilities			
Groceries			
Transportation			
Insurance			
Health costs			
Childcare or school			
Phone and internet			
Minimum debt payments			

Method: Zero-based means income minus planned spending, savings and debt payments equals zero. Every dollar has a job before the month begins.