J F M A M J J A S O N D

2027 MONTHLY BUDGET PLANNER • ZERO-BASED, EVERY DOLLAR HAS A JOB

Monthly Budget

Month _____ **Savings goal $** _____

Income	Planned	Actual
Paycheck 1		
Paycheck 2		
Side hustle		
Other		

Savings & debt	Planned	Paid
Emergency fund		
Sinking funds		
Debt payment		
Retirement		

Fixed bills	Budget	Actual
Rent / mortgage		
Electricity		
Water & gas		
Phone		
Internet		
Insurance		
Car payment		
Subscriptions		
Childcare		

Everyday spending	Budget	Actual
Groceries		
Fuel / transport		
Eating out		
Household		
Personal care		
Kids		
Pets		
Gifts		
Fun money		

TOTAL INCOME

$

TOTAL EXPENSES

$

LEFT TO BUDGET

$

Notes & wins this month

2027 • TICK EACH BILL WHEN IT'S PAID

Bill Payment Tracker

never miss a due date again

Bill	Due	Amount	J	F	M	A	M	J	J	A	S	O	N	D
Rent / mortgage			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Electricity			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Gas			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Water			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Phone			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Internet			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Car loan			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Car insurance			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Health insurance			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Credit card			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Streaming			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Gym			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Student loan			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Childcare			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
			☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

Annual & irregular bills

Autopay accounts & logins hint