

Simple Budget Planner

Printable PDF for Easy Money Management

WHAT'S INSIDE:

- ◆ Monthly Budget Overview
- ◆ Income & Expense Tracker
- ◆ Savings Goals Tracker
- ◆ Debt Payoff Planner
- ◆ Weekly Spending Log
- ◆ Shopping List
- ◆ Monthly Reflection
- ◆ Notes & Planning Space

Month / Year: _____

How to Use This Budget Planner

Follow these simple steps every month to stay on top of your finances

1

Track Your Income

Write down every source of income: salary, freelance, side jobs, benefits. Be realistic and use your net (take-home) amounts after taxes.

2

List All Expenses

Categorize your spending: housing, food, transport, subscriptions, personal care. Include annual costs by dividing them by 12.

3

Set Spending Limits

Assign a budget cap to each category. A good starting point: 50% needs, 30% wants, 20% savings — known as the 50/30/20 rule.

4

Log Daily Spending

Use the Expense Tracker pages to record purchases as they happen. Small amounts add up quickly — capture them all.

5

Review Weekly

Every Sunday, check your tracker. Are you on target? Adjust next week's spending if needed before you go over budget.

6

Reflect Monthly

At month-end, fill in the Monthly Reflection page. Celebrate wins and identify one area to improve next month.

■ PRO TIP:

Print multiple copies of the tracker pages — one per week works great!

Keep this planner somewhere visible, like your fridge or desk, as a daily reminder.

Monthly Budget Overview

Month: _____ Year: _____

INCOME

Primary Salary _____
Secondary Job / Freelance _____
Rental Income _____
Government Benefits _____
Investment / Dividends _____
Other _____

FIXED EXPENSES

Rent / Mortgage _____
Loan Repayments _____
Insurance _____
Phone / Internet _____
Subscriptions _____
Other _____

VARIABLE EXPENSES

Groceries / Food _____
Eating Out _____
Transport / Fuel _____
Clothing _____
Personal Care _____
Other _____

SAVINGS & EXTRAS

Emergency Fund _____
Retirement / Pension _____
Holiday / Travel _____
Health / Medical _____
Entertainment _____
Other _____

TOTAL VARIABLE: _____

TOTAL SAVINGS: _____

TOTAL INCOME

– TOTAL EXPENSES

= REMAINING

\$ _____

\$ _____

\$ _____



Savings Goals Tracker

Define your goals — and watch them grow!

GOAL 1:

By Date (month/year):

Target Amount:

Saved so far:



0%

Progress:

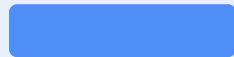
100%

GOAL 2:

By Date (month/year):

Target Amount:

Saved so far:



0%

Progress:

100%

GOAL 3:

By Date (month/year):

Target Amount:

Saved so far:



0%

Progress:

100%

GOAL 4:

By Date (month/year):

Target Amount:

Saved so far:



0%

Progress:

100%

GOAL 5:

By Date (month/year):

Target Amount:

Saved so far:



0%

Progress:

100%



Debt Payoff Planner

List all your debts and track your progress to becoming debt-free!

DEBT NAME	TOTAL OWED	MIN. PAYMENT	INTEREST %	DUE DATE	PAID OFF?
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

TOTAL DEBT: _____

■ PAYOFF STRATEGIES:

Avalanche: pay highest interest first (saves most money) | Snowball: pay smallest balance first (fastest wins)

MONTHLY DEBT PAYMENT BUDGET

Total Monthly Debt Payments: _____

Extra Amount to Put Towards Debt: _____

Estimated debt-free date: _____

Weekly Spending Log

Compare your planned vs. actual spending each week

MONDAY

Item: _____ Amount: \$ _____

Item: _____ Amount: \$ _____

TUESDAY

Item: _____ Amount: \$ _____

Item: _____ Amount: \$ _____

WEDNESDAY

Item: _____ Amount: \$ _____

Item: _____ Amount: \$ _____

THURSDAY

Item: _____ Amount: \$ _____

Item: _____ Amount: \$ _____

FRIDAY

Item: _____ Amount: \$ _____

Item: _____ Amount: \$ _____

SATURDAY

Item: _____ Amount: \$ _____

Item: _____ Amount: \$ _____

SUNDAY

Item: _____ Amount: \$ _____

Item: _____ Amount: \$ _____

WEEK TOTAL: _____ **WEEKLY BUDGET:** _____ **DIFFERENCE:** _____

Smart Shopping List

Plan before you shop — stick to the list, stick to your budget!

■ GROCERIES & FOOD

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

■ HEALTH & PERSONAL CARE

- _____
- _____
- _____
- _____
- _____
- _____
- _____

■ HOUSEHOLD

- _____
- _____
- _____
- _____
- _____
- _____
- _____

■ OTHER / MISC

- _____
- _____
- _____
- _____
- _____
- _____

SHOPPING BUDGET: _____ ACTUAL SPENT: _____ SAVED: _____

Monthly Reflection & Review

Take 10 minutes at month-end to review — consistency is the key to success!

HOW WAS THIS MONTH? (circle your rating)

Staying on budget

Avoiding impulse buys

Saving consistency

Overall money management



■ What was my BIGGEST WIN this month?

■ What was my BIGGEST CHALLENGE?

■ What would I do DIFFERENTLY next month?

■ My FINANCIAL GOAL for next month:

NUMBERS REVIEW

Total Income:

\$ _____

Total Expenses:

\$ _____

Amount Saved:

\$ _____

Debt Paid:

\$ _____

Notes, Ideas & Financial Tips

Use this space freely — jot down ideas, reminders, or anything money-related!

Name / Owner: _____

Planning period: _____

A large grid of dotted lines for taking notes.

QUICK REFERENCE: 50/30/20 RULE

50% of income → NEEDS (rent, food, bills) | 30% → WANTS (fun, dining, shopping) | 20% → SAVINGS & DEBT payoff