

Budget Planner

— 2024 —

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yearly

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DEBT SNOWBALL TRACKER

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Calendar

2024

January

S	M	T	W	T	F	S
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

February

S	M	T	W	T	F	S
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	1	2

March

S	M	T	W	T	F	S
25	26	27	28	29	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

April

S	M	T	W	T	F	S
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4

May

S	M	T	W	T	F	S
28	29	30	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1

June

S	M	T	W	T	F	S
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	1	2	3	4	5	6

July

S	M	T	W	T	F	S
30	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

August

S	M	T	W	T	F	S
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

September

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5

October

S	M	T	W	T	F	S
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

November

S	M	T	W	T	F	S
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

YEAR overview

	income	expenses	savings	debt paid
JAN				
FEB				
MAR				
APR				
MAY				
JUN				
JUL				
AUG				
SEP				
OCT				
NOV				
DEC				
TOTAL				

starting savings balance:

starting debt balance:

income goal:

debt payoff goal:

savings goal:

giving goal:

FINANCIAL *goals*

1

2

3

4

5

6

GOAL

action plan

4

start date

end date

Action Plan

action step	start date	end date

motivation

reflection

what am I doing well?

what can I improve on?

progress bar

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GOAL

action plan

5



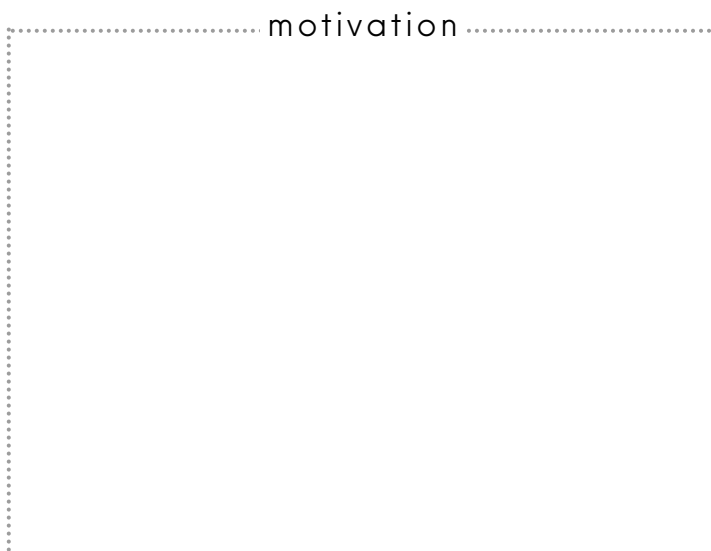
start date

end date

Action Plan

action step	start date	end date

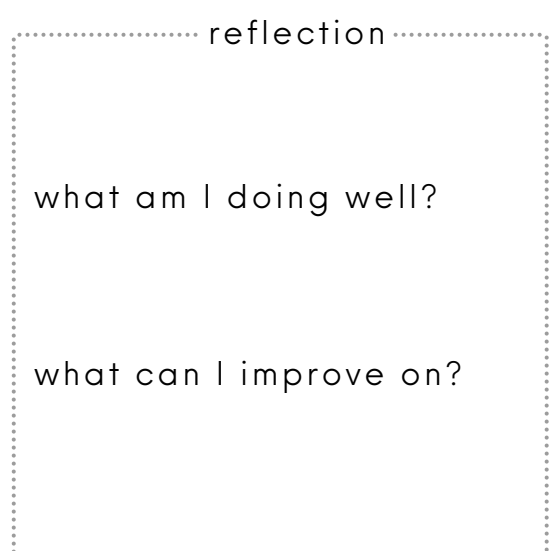
motivation



reflection

what am I doing well?

what can I improve on?



progress bar



GOAL

action plan

6

start date

end date

Action Plan

action step	start date	end date

motivation

reflection

what am I doing well?

what can I improve on?

progress bar

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SAVINGS overview

saving for:

motivation:

amount

start date

target date

saving for:

motivation:

amount

start date

target date

saving for:

motivation:

amount

start date

target date

saving for:

motivation:

amount

start date

target date

saving for:

motivation:

amount

start date

target date

saving for:

motivation:

amount

start date

target date

SAVINGS progress

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NO SPEND challenge

MONTH:

1 2 3 4 5 6 7 8 9 10 11 12

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	27	28	29	30	31	

no spend goal: days

actual: days

guidelines/exceptions

notes

DEBT

overview

creditor
balance date
interest rate
credit limit
minimum payment
payment amount target date

creditor
balance date
interest rate
credit limit
minimum payment
payment amount target date

creditor
balance date
interest rate
credit limit
minimum payment
payment amount target date

creditor
balance date
interest rate
credit limit
minimum payment
payment amount target date

creditor
balance date
interest rate
credit limit
minimum payment
payment amount target date

creditor
balance date
interest rate
credit limit
minimum payment
payment amount target date

DEBT

progress

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creditor

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creditor

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creditor

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creditor

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creditor

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creditor

DEBT SNOWBALL tracker

creditor

opening balance

payment

balance (in)

payment

balance (in)

payment

balance (in)

payment

balance (in)

payment

balance (in)

payment

balance (in)

payment

balance (in)

payment

balance (in)

payment

balance (in)

payment

balance (in)

January

2024

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3
4	5	6	7	8	9	10

TO DO

NOTES



January Budget

income source	BUDGET	ACTUAL

expenses	BUDGET	ACTUAL

savings	BUDGET	ACTUAL

sinking funds	BUDGET	ACTUAL

debt	BUDGET	ACTUAL

TOTAL	BUDGET	ACTUAL
income		
expenses		
savings		
sinking funds		
debt		
remaining		

February

2024

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	1	2
3	4	5	6	7	8	9

TO DO

NOTES



February Budget

income source BUDGET ACTUAL

expenses BUDGET ACTUAL

savings BUDGET ACTUAL

sinking funds BUDGET ACTUAL

debt BUDGET ACTUAL

TOTAL BUDGET ACTUAL

income		
expenses		
savings		
sinking funds		
debt		
remaining		

March

2024

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

25	26	27	28	29	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

TO DO

NOTES



March Budget

income source BUDGET ACTUAL

income source	BUDGET	ACTUAL

expenses BUDGET ACTUAL

expenses	BUDGET	ACTUAL

savings BUDGET ACTUAL

savings	BUDGET	ACTUAL

sinking funds BUDGET ACTUAL

sinking funds	BUDGET	ACTUAL

debt BUDGET ACTUAL

debt	BUDGET	ACTUAL

TOTAL BUDGET ACTUAL

TOTAL	BUDGET	ACTUAL
income		
expenses		
savings		
sinking funds		
debt		
remaining		

April

2024

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4
5	6	7	8	9	10	11

TO DO

NOTES



May

2024

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

28	29	30	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1
2	3	4	5	6	7	8

TO DO

NOTES



May Budget

income source	BUDGET	ACTUAL

savings	BUDGET	ACTUAL

expenses	BUDGET	ACTUAL

sinking funds	BUDGET	ACTUAL

debt	BUDGET	ACTUAL

TOTAL	BUDGET	ACTUAL
income		
expenses		
savings		
sinking funds		
debt		
remaining		

June

2024

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	1	2	3	4	5	6

TO DO

NOTES



July

2024

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

30	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3
4	5	6	7	8	9	10

TO DO

NOTES



July Budget

income source	BUDGET	ACTUAL

savings	BUDGET	ACTUAL

expenses	BUDGET	ACTUAL

sinking funds	BUDGET	ACTUAL

debt	BUDGET	ACTUAL

TOTAL	BUDGET	ACTUAL
income		
expenses		
savings		
sinking funds		
debt		
remaining		

August

2024

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
1	2	3	4	5	6	7

TO DO

NOTES



August Budget

income source	BUDGET	ACTUAL

savings	BUDGET	ACTUAL

expenses	BUDGET	ACTUAL

sinking funds	BUDGET	ACTUAL

debt	BUDGET	ACTUAL

TOTAL	BUDGET	ACTUAL
income		
expenses		
savings		
sinking funds		
debt		
remaining		

September

2024

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5
6	7	8	9	10	11	12

TO DO

NOTES



September Budget

income source BUDGET ACTUAL

	BUDGET	ACTUAL

savings BUDGET ACTUAL

	BUDGET	ACTUAL

expenses BUDGET ACTUAL

	BUDGET	ACTUAL

sinking funds BUDGET ACTUAL

	BUDGET	ACTUAL

debt BUDGET ACTUAL

	BUDGET	ACTUAL

TOTAL BUDGET ACTUAL

income		
expenses		
savings		
sinking funds		
debt		
remaining		

October

2024

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2
3	4	5	6	7	8	9

TO DO

NOTES



October Budget

income source BUDGET ACTUAL

income source	BUDGET	ACTUAL

savings BUDGET ACTUAL

savings	BUDGET	ACTUAL

expenses BUDGET ACTUAL

expenses	BUDGET	ACTUAL

sinking funds BUDGET ACTUAL

sinking funds	BUDGET	ACTUAL

debt BUDGET ACTUAL

debt	BUDGET	ACTUAL

TOTAL BUDGET ACTUAL

TOTAL	BUDGET	ACTUAL
income		
expenses		
savings		
sinking funds		
debt		
remaining		

November

2024

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
1	2	3	4	5	6	7

TO DO

NOTES



November Transactions

date	income	expenses	savings	debt	category	description	amount

TOTAL SPENT:

December

2024

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4
5	6	7	8	9	10	11

TO DO

NOTES



December Budget

income source	BUDGET	ACTUAL

savings	BUDGET	ACTUAL

expenses	BUDGET	ACTUAL

sinking funds	BUDGET	ACTUAL

debt	BUDGET	ACTUAL

TOTAL	BUDGET	ACTUAL
income		
expenses		
savings		
sinking funds		
debt		
remaining		

NET WORTH worksheet

assets

cash
savings & checking accounts
stocks, bonds, & other
Investments
401 (k) or IRA retirement plan
market value of home
market value of car
other assets

liabilities

home mortgage:
car loan balance:
credit card balances:
student loans:
child support:
other debts:
misc. liabilities:

total assets: \$

total liabilities: \$

1st quarter (jan - mar)

debt	cash
emergency fund	other savings
investments	real estate
net worth	

2nd quarter (apr - jun)

debt	cash
emergency fund	other savings
investments	real estate
net worth	

3rd quarter (jul - sep)

debt	cash
emergency fund	other savings
investments	real estate
net worth	

4th quarter (oct - dec)

debt	cash
emergency fund	other savings
investments	real estate
net worth	

PAYCHECK budget

pay date:

next pay date:

income source	amount

savings	amount

bills until next paycheck	due date	amount	paid
			<input type="radio"/>
			<input type="radio"/>
			<input type="radio"/>
			<input type="radio"/>
			<input type="radio"/>
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			<input type="radio"/>
			<input type="radio"/>
			<input type="radio"/>

sinking funds	amount

variable expenses	amount

left over

income	-bills	- savings	- expenses	left over

WEEKLY BUDGET check in

spending

month:

week of:

date	item	category	cost	need	want
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
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				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

budget check in

category	budget	spent	remaining	
			weekly	monthly

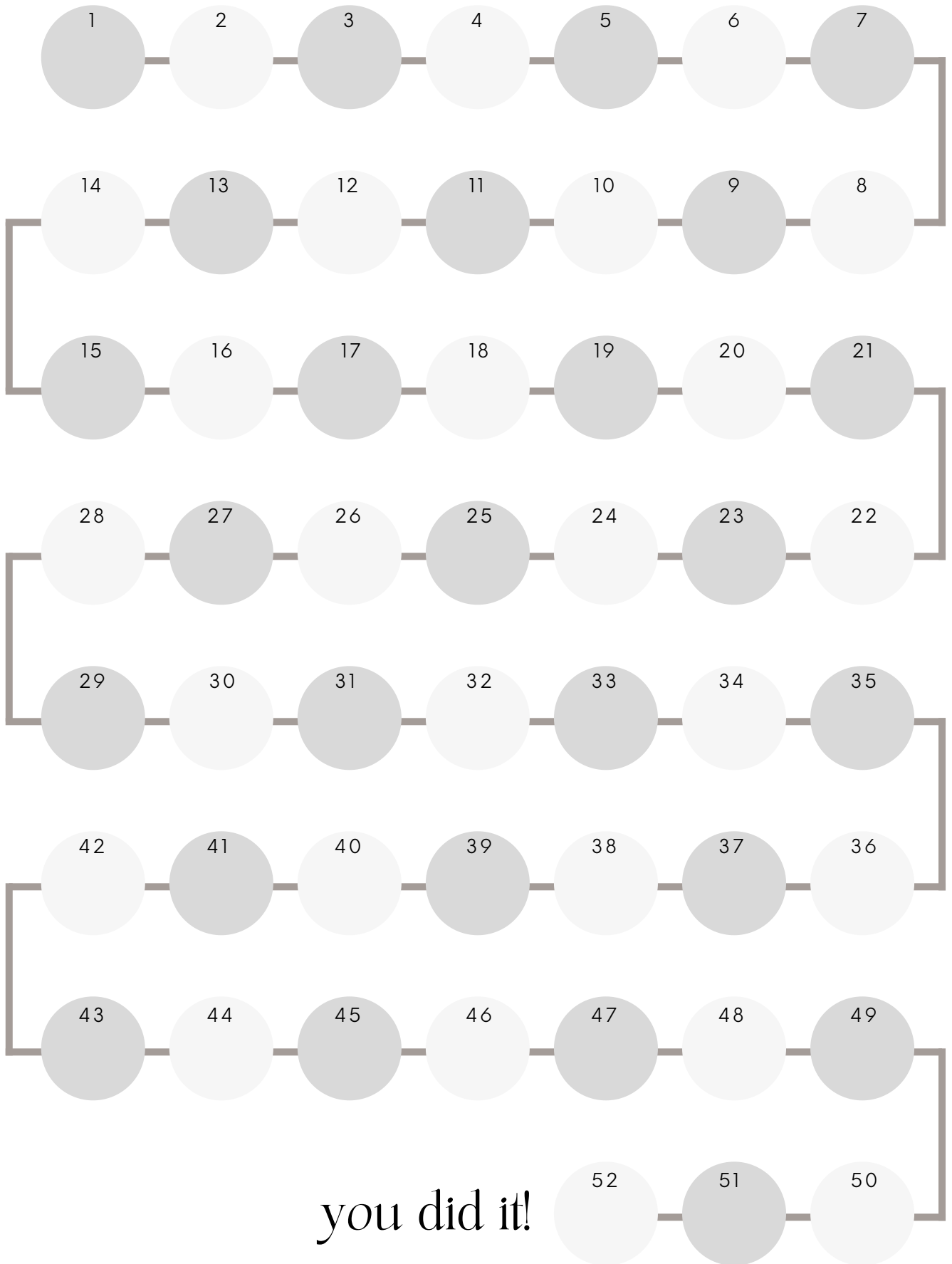
reflection

what did I do well?

what/where can I improve?

next week's goal(s)?

Savings Challenge - 52 week



CREDIT SCORE tracker

Q1

Q2

Q3

Q4

YEAR:

GOAL:

850

800

750

700

650

600

550

500

450

400

350

300

jan

feb

mar

apr

may

jun

jul

aug

sep

oct

nov

dec

Sinking Funds goals

description	goal amount	due date	completed

description	goal amount	due date	completed

description	goal amount	due date	completed

description	goal amount	due date	completed

description	goal amount	due date	completed

description	goal amount	due date	completed

description	goal amount	due date	completed

description	goal amount	due date	completed

Notes

A series of horizontal dashed lines spanning the width of the page, providing a guide for writing notes. The lines are evenly spaced and extend across the entire width of the page.

