



Personal Finance Planner

1 INCH SPINE

1 & 1/2 INCH SPINE

2 INCH SPINE



3 INCH SPINE



Zero-Based Budget

VARIABLE EXPENSES	DATE	BUDGETED	ACTUAL
VARIABLE EXPENSES TOTAL			
LEFTOVER			

[illegible]

Bi-Weekly Budget

INCOME

DATE	DESCRIPTION	AMOUNT
TOTAL		

EXPENSES

DATE	DESCRIPTION	AMOUNT
TOTAL		

SUMMARY

TOTAL INCOME	TOTAL EXPENSES	ENDING BALANCE

NOTES

Monthly Budget

Budget Goal: _____

Month: _____

INCOME

DATE	DESCRIPTION	AMOUNT
TOTAL		

FIXED EXPENSES

DATE	DESCRIPTION	AMOUNT
TOTAL		

OTHER EXPENSES

DATE	DESCRIPTION	AMOUNT
TOTAL		

BILLS

DATE	DESCRIPTION	AMOUNT
TOTAL		

RECAP

	GOAL	ACTUAL	DIFFERENCE
EARNED			
SPENT			
DEBT			
SAVED			

Annual Budget

JANUARY		
	TARGET	ACTUAL
INCOME		
EXPENSES		
+/-		

MARCH		
	TARGET	ACTUAL
INCOME		
EXPENSES		
+/-		

MAY		
	TARGET	ACTUAL
INCOME		
EXPENSES		
+/-		

JULY		
	TARGET	ACTUAL
INCOME		
EXPENSES		
+/-		

SEPTEMBER		
	TARGET	ACTUAL
INCOME		
EXPENSES		
+/-		

NOVEMBER		
	TARGET	ACTUAL
INCOME		
EXPENSES		
+/-		

FEBRUARY		
	TARGET	ACTUAL
INCOME		
EXPENSES		
+/-		

APRIL		
	TARGET	ACTUAL
INCOME		
EXPENSES		
+/-		

JUNE		
	TARGET	ACTUAL
INCOME		
EXPENSES		
+/-		

AUGUST		
	TARGET	ACTUAL
INCOME		
EXPENSES		
+/-		

OCTOBER		
	TARGET	ACTUAL
INCOME		
EXPENSES		
+/-		

DECEMBER		
	TARGET	ACTUAL
INCOME		
EXPENSES		
+/-		

Annual Finances

MONTH	INCOME	EXPENSES	SAVINGS	DEBT	BALANCE
JANUARY					
FEBRUARY					
MARCH					
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTAL					

Bill Pay Calendar

JAN	FEB	MAR	APR	MAY	JUN
JUL	AUG	SEP	OCT	NOV	DEC

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY

NOTES

Subscription Tracker

[illegible]

Month of: _____ Year: _____

TOTAL

Income Tracker

Month of: _____ Year: _____

[illegible]

Side Hustle Income

Month of: _____ Year: _____

#	DESCRIPTION	SOURCE	AMOUNT
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			

Tax Deduction

[illegible]

401K Savings Tracker

Account: _____ Annual Limit: _____ Goal: _____

[illegible]

Cash Savings Tracker

DATE	DESCRIPTION	DEPOSIT	WITHDRAWAL	BALANCE
			TOTAL	

Emergency Savings Tracker

Saving for: _____ Savings Goal: _____

[illegible]

Destination: _____ Target Date: _____

[illegible]

Big Purchase Savings Tracker

Start Date: _____ End Date: _____

[illegible]

Short-term Savings Tracker

Short-term Goal: _____ Start Date: _____

[illegible]

Long-term Savings Tracker

Long-term Goal: _____ Start Date: _____

[illegible]

Needs vs Wants

[illegible]

50/30/20 Budget Plan

NEEDS (50%)		
BILL	BUDGET	ACTUAL
TOTAL		

[illegible]

SUMMARY		
	BUDGET	ACTUAL
TOTAL INCOME		
TOTAL NEEDS		
TOTAL WANTS		
TOTAL SAVINGS		

INCOME		
BILL	BUDGET	ACTUAL
TOTAL		

WANTS (20%)		
EXPENSE	BUDGET	ACTUAL
TOTAL		

Grocery Price Tracker

[illegible]

Quarterly Financial Goals

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

QUARTER 1

[illegible]

QUARTER 2

[illegible]

Quarterly Financial Goals

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

QUARTER 3

[illegible]

QUARTER 4

[illegible]

Financial Goals

[illegible]

[illegible]

Net Worth Tracker

ASSETS

[illegible]

NOTES

LIABILITIES

[illegible]

NET WORTH

TOTAL ASSETS

TOTAL LIABILITIES

TOTAL NET WORTH

Debt Snowball Tracker

Debt: _____

Balance: _____

Min. Payment:

Debt: _____

Balance: _____

Min. Payment:

[illegible]

Debt: _____

Balance:

Min. Payment:

[illegible]

Debt: _____

Balance:

Min. Payment:

[illegible][illegible]

Retirement Funds Planner

[illegible]

Investment Tracker

[illegible]

Log-In Information

[illegible]

Sinking Funds Tracker

[illegible]

Savings Challenge

Saving for: _____

Goal: _____

Start Date: _____

End Date: _____

[illegible][illegible]

Daily Expenses Tracker

[illegible]

[illegible]

Monthly Bill Tracker

Month: _____

[illegible]

[illegible]

[illegible]

Online Purchase Tracker

[illegible]