SPENDWISECENTS.COM PRESENTS

# BUDGET BINDER

*Taking control of my money*

NAME

YEAR

*10-Page Complete Budget Starter Pack*

# MONTHLY BUDGET PLANNER

*Full-month spending plan*

MONTH ________

YEAR ________

*Plan every dollar before the month begins — compare income vs. all expenses*



## Monthly Income

| | |
|---|---|
| Primary Job Take-Home | $ ________ |
| Secondary / Side Income | $ ________ |
| Child Support / Benefits | $ ________ |
| Other Income | $ ________ |
| **TOTAL INCOME** | $ ________ |

## Fixed Expenses

| | |
|---|---|
| Rent / Mortgage | $ ________ |
| Car Payment | $ ________ |
| Car Insurance | $ ________ |
| Health Insurance | $ ________ |
| Phone Bill | $ ________ |
| Internet / Cable | $ ________ |
| Electric / Gas / Water | $ ________ |
| Subscriptions | $ ________ |
| **TOTAL FIXED** | $ ________ |

## Debt Payments

| | |
|---|---|
| Credit Card 1 | $ ________ |
| Credit Card 2 | $ ________ |
| Student Loan | $ ________ |
| Medical / Personal Loan | $ ________ |
| **TOTAL DEBT** | $ ________ |

## Variable Spending

| | |
|---|---|
| Groceries | $ ________ |
| Gas / Transportation | $ ________ |
| Dining Out / Takeout | $ ________ |
| Entertainment | $ ________ |
| Clothing | $ ________ |
| Personal Care | $ ________ |
| Kids / School | $ ________ |
| Household / Cleaning | $ ________ |
| Medical / Pharmacy | $ ________ |
| Miscellaneous | $ ________ |
| **TOTAL VARIABLE** | $ ________ |

## Savings & Goals

| | |
|---|---|
| Emergency Fund | $ ________ |
| Sinking Funds | $ ________ |
| Retirement / 401k | $ ________ |
| Other Savings Goal | $ ________ |
| **TOTAL SAVINGS** | $ ________ |

*"Every dollar I give a job brings me closer to the life I'm building."*

### Monthly Notes

________

________

________

| TOTAL INCOME | FIXED + DEBT | VARIABLE + SAVINGS | LEFT OVER |
|---|---|---|---|
| $ | $ | $ | $ |

### Make This Month Easier

- Give every dollar a job before the month starts — even a "fun money" line counts.
- If "Left Over" is negative, trim one variable line before you trim savings.
- Round expenses up — a little cushion beats coming up short.
- List your bills by due date so nothing surprises you mid-month.
- Pay yourself first: send savings the day your paycheck lands.
- Revisit this page weekly; a budget is a plan you adjust, not a test you fail.

# BIWEEKLY BUDGET TRACKER

*Paycheck 1 of 2*

PAY DATE ______

TAKE-HOME AMOUNT ______

*Budget for bills + spending due during your first paycheck period*



## This Paycheck

| | |
|---|---|
| Take-Home Pay | $ ______ |
| Other Income This Period | $ ______ |
| **TOTAL AVAILABLE** | $ ______ |

## Bills Due This Period

| | |
|---|---|
| Rent / Mortgage | $ ______ |
| Car Payment | $ ______ |
| Car Insurance | $ ______ |
| Health Insurance | $ ______ |
| Phone Bill | $ ______ |
| Internet / Utilities | $ ______ |
| Subscriptions | $ ______ |
| Other Fixed Bill | $ ______ |
| **TOTAL BILLS** | $ ______ |

## Debt Payments

| | |
|---|---|
| Credit Card 1 (minimum) | $ ______ |
| Student Loan | $ ______ |
| Other Debt | $ ______ |
| **TOTAL DEBT** | $ ______ |

## Variable Spending

| | |
|---|---|
| Groceries | $ ______ |
| Gas / Transportation | $ ______ |
| Dining Out / Takeout | $ ______ |
| Entertainment | $ ______ |
| Clothing / Personal Care | $ ______ |
| Kids / School | $ ______ |
| Household / Cleaning | $ ______ |
| Medical / Pharmacy | $ ______ |
| Miscellaneous | $ ______ |
| **TOTAL VARIABLE** | $ ______ |

## Savings & Goals

| | |
|---|---|
| Emergency Fund | $ ______ |
| Sinking Funds | $ ______ |
| Other Savings | $ ______ |
| **TOTAL SAVINGS** | $ ______ |

*"I am spending with intention and saving with purpose."*

### Notes for This Paycheck

______

______

______

______

| TAKE-HOME PAY | BILLS + DEBT | VARIABLE + SAVINGS | LEFT OVER |
|---|---|---|---|
| $ | $ | $ | $ |

### Stretching Your First Paycheck

- Cover the bills due before your next payday first — rent and utilities lead.
- Move grocery and gas money to cash or a separate account to avoid overspending.
- Set a bill-pay reminder two days before each due date.
- Split big monthly bills across both paychecks so neither one feels brutal.
- Whatever's left over, name it now — savings, debt, or a sinking fund.
- A small win this paycheck builds momentum for the next.

# BIWEEKLY BUDGET TRACKER

*Paycheck 2 of 2*

PAY DATE ______

TAKE-HOME AMOUNT ______

*Budget for bills + spending due during your second paycheck period*



## This Paycheck

| | |
|---|---|
| Take-Home Pay | $ ______ |
| Other Income This Period | $ ______ |
| **TOTAL AVAILABLE** | $ ______ |

## Bills Due This Period

| | |
|---|---|
| Rent / Mortgage | $ ______ |
| Electric / Gas / Water | $ ______ |
| Car Payment | $ ______ |
| Phone Bill | $ ______ |
| Internet / Streaming | $ ______ |
| Childcare / Daycare | $ ______ |
| Gym / Memberships | $ ______ |
| Other Fixed Bill | $ ______ |
| **TOTAL BILLS** | $ ______ |

## Debt Payments

| | |
|---|---|
| Credit Card 2 (minimum) | $ ______ |
| Medical / Personal Loan | $ ______ |
| Extra Debt Payment | $ ______ |
| **TOTAL DEBT** | $ ______ |

## Variable Spending

| | |
|---|---|
| Groceries | $ ______ |
| Gas / Transportation | $ ______ |
| Dining Out / Takeout | $ ______ |
| Entertainment | $ ______ |
| Clothing / Personal Care | $ ______ |
| Kids / School | $ ______ |
| Household / Cleaning | $ ______ |
| Medical / Pharmacy | $ ______ |
| Miscellaneous | $ ______ |
| **TOTAL VARIABLE** | $ ______ |

## Savings & Goals

| | |
|---|---|
| Emergency Fund | $ ______ |
| Sinking Funds | $ ______ |
| Other Savings | $ ______ |
| **TOTAL SAVINGS** | $ ______ |

*"Small consistent steps lead to big financial freedom."*

### Notes for This Paycheck

______
______
______
______

| TAKE-HOME PAY | BILLS + DEBT | VARIABLE + SAVINGS | LEFT OVER |
|---|---|---|---|
| $ | $ | $ | $ |

### Finishing the Month Strong

- Compare both paychecks side by side — did the month balance out?
- Watch the bills that only hit once a quarter — set aside a little each pay.
  Celebrate every bill paid on time — that's real progress.
- Send any leftover straight to your emergency fund or smallest debt.
- If you overspent one category, adjust next month instead of beating yourself up.
  Carry one lesson from this month into your next plan.

# MONTHLY BILL PAYMENT TRACKER

*Never miss a due date again*

MONTH ____________

YEAR ____________

*Check off each bill as you pay it — track auto-pay so nothing slips through*



| BILL NAME | AMOUNT DUE | DUE DATE | AUTO-PAY? | PAID ✓ |
|---|---|---|---|---|
| | | | ☐ | ☐ |
| | | | ☐ | ☐ |
| | | | ☐ | ☐ |
| | | | ☐ | ☐ |
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| | | | ☐ | ☐ |
| | | | ☐ | ☐ |
| **TOTAL BILLS THIS MONTH:** | $ ________ | | | |

## Notes

## Never Miss a Due Date

- Turn on auto-pay for fixed bills — then check the box here to confirm.
- Line up due dates close to your paydays when you can.
- Call providers and ask to move a due date — most will say yes.

Keep a one-month buffer so a late paycheck never means a late fee.

# SINKING FUND TRACKER

*Save a little each month for big irregular expenses*

MONTH ______

YEAR ______

*Name each fund, set your target, and track how much you've saved toward it*



### Sinking Fund #1
Fund Name: ______

Monthly Goal ______
Total Target ______
Amount Saved ______
Remaining ______

### Sinking Fund #2
Fund Name: ______

Monthly Goal ______
Total Target ______
Amount Saved ______
Remaining ______

### Sinking Fund #3
Fund Name: ______

Monthly Goal ______
Total Target ______
Amount Saved ______
Remaining ______

### Sinking Fund #4
Fund Name: ______

Monthly Goal ______
Total Target ______
Amount Saved ______
Remaining ______

### Sinking Fund #5
Fund Name: ______

Monthly Goal ______
Total Target ______
Amount Saved ______
Remaining ______

### Sinking Fund #6
Fund Name: ______

Monthly Goal ______
Total Target ______
Amount Saved ______
Remaining ______

### Sinking Fund #7
Fund Name: ______

Monthly Goal ______
Total Target ______
Amount Saved ______
Remaining ______

### Sinking Fund #8
Fund Name: ______

Monthly Goal ______
Total Target ______
Amount Saved ______
Remaining ______

*"Sinking funds turn financial surprises into planned expenses."*

### Popular Sinking Funds to Start

- Car repairs & maintenance — set aside $25–50 a month.
- Annual insurance or registration renewals.
- Medical & dental copays.
- Christmas & gifts — divide your target by 12 and save monthly.
- Back-to-school clothes and supplies.
- Holidays, birthdays, and travel.

# SAVINGS GOALS

*Track your biggest financial targets*

MONTH ____________

YEAR ____________

*Fill in each goal, set your target, and shade the thermometer as you save*



## Goal #1

Goal Name: ____________________

Target Amount ____________________

Amount Saved So Far ____________________

Monthly Contribution ____________________

Deadline / Target Date ____________________

Why This Goal Matters ____________________

SHADE AS YOU SAVE

## Goal #2

Goal Name: ____________________

Target Amount ____________________

Amount Saved So Far ____________________

Monthly Contribution ____________________

Deadline / Target Date ____________________

Why This Goal Matters ____________________

SHADE AS YOU SAVE

## Goal #3

Goal Name: ____________________

Target Amount ____________________

Amount Saved So Far ____________________

Monthly Contribution ____________________

Deadline / Target Date ____________________

Why This Goal Matters ____________________

SHADE AS YOU SAVE

*"I am building wealth one intentional dollar at a time."*

### Reach Your Goals Faster

- Make goals specific: "$1,000 emergency fund by December" beats "save more."
- Shade one block each time you hit a milestone; seeing progress keeps you going.
- Build a starter emergency fund before chasing bigger goals.
- Automate a small transfer the day you get paid — you won't miss it.
- Funnel windfalls — tax refunds, bonuses, rebates — straight to a goal.
- Write down why each goal matters; your "why" carries you through.

# DEBT SNOWBALL TRACKER

*Pay smallest balance first — build momentum*

MONTH ____________

YEAR ____________

*List debts smallest to largest — shade blocks as you pay each one down*



### Debt #1
Creditor: ____________

Starting Balance ____________

Current Balance ____________

Interest Rate ____________

Minimum Payment ____________

Extra Payment ____________

### Debt #2
Creditor: ____________

Starting Balance ____________

Current Balance ____________

Interest Rate ____________

Minimum Payment ____________

Extra Payment ____________

### Debt #3
Creditor: ____________

Starting Balance ____________

Current Balance ____________

Interest Rate ____________

Minimum Payment ____________

Extra Payment ____________

### Debt #4
Creditor: ____________

Starting Balance ____________

Current Balance ____________

Interest Rate ____________

Minimum Payment ____________

Extra Payment ____________

### Debt #5
Creditor: ____________

Starting Balance ____________

Current Balance ____________

Interest Rate ____________

Minimum Payment ____________

Extra Payment ____________

### Debt #6
Creditor: ____________

Starting Balance ____________

Current Balance ____________

Interest Rate ____________

Minimum Payment ____________

Extra Payment ____________

*"Every payment is one step closer to the freedom I deserve."*

### How the Snowball Works

- List debts smallest balance to largest — ignore interest rate for now.
- Throw every extra dollar at the smallest balance until it's gone.
- Shade a block for every $50 or $100 you knock down.
- Pay the minimum on every debt so nothing falls behind.
- Roll that payment onto the next debt — the snowball grows bigger.
- Each paid-off debt is proof you can do this — keep the momentum.

# GROCERY BUDGET PLANNER

*Weekly grocery spending by category*

MONTH ______

MONTHLY BUDGET ______

*Budget by category, then track actual spending each week — totals help you stay on target*



## Weekly Grocery Tracker

| CATEGORY | BUDGET | ACTUAL |
|---|---|---|
| Produce (Fruits & Vegetables) | $ ______ | $ ______ |
| Meat, Poultry & Seafood | $ ______ | $ ______ |
| Dairy & Eggs | $ ______ | $ ______ |
| Bread, Grains & Pasta | $ ______ | $ ______ |
| Canned & Dry Goods | $ ______ | $ ______ |
| Frozen Foods | $ ______ | $ ______ |
| Snacks & Beverages | $ ______ | $ ______ |
| Household / Cleaning | $ ______ | $ ______ |
| Baby / Kids Items | $ ______ | $ ______ |
| Personal Care / Toiletries | $ ______ | $ ______ |
| Coffee / Specialty Drinks | $ ______ | $ ______ |
| Pet Food & Supplies | $ ______ | $ ______ |
| Other | $ ______ | $ ______ |
| **TOTAL GROCERY SPENDING** | $ ______ | $ ______ |

### Grocery List Reminders

______

______

______

______

______

| MONTHLY BUDGET | OVER / UNDER |
|---|---|
| $ | $ |

*"Meal planning is the best coupon I have."*

### Stretch Your Grocery Budget

- Plan meals around what's on sale and already in your pantry.
- Buy store brands — they're often the same product for less.
- Check the unit price, not just the sticker price.
- Shop with a list and a full stomach to skip impulse buys.
- Cook once, eat twice: double recipes and freeze the extra.
- Keep a few cheap, filling staples on hand: beans, rice, oats, eggs.

# MONTHLY NOTES & GOALS

*Reflect, review, and reset for next month*

MONTH

YEAR

*Use this page at month-end to reflect on wins, adjust, and set intentions for next month*



### This month I want to:

### What I spent too much on:

### What I will cut next month:

### I am proud of:

### Set Up Next Month for Success

- Pick one money goal for next month and write it where you'll see it.
- Top up any sinking fund that ran low this month.
- Note any irregular bills coming up so they don't catch you off guard.
- Schedule a 20-minute budget date before the 1st to plan ahead.
- Cancel one subscription you forgot you were paying for.
- Carry forward what worked — keep the habits that helped.

*"I am not behind — I am exactly where I need to be, and I am moving forward."*