THE FUTURE™

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Budget Planner™

An undated, printable system for planning income, spending, saving and debt repayment.

YEAR ______________________	**CURRENCY** __________________

SET YOUR DIRECTION

My Financial Direction

This year I want my money to help me _____________________________

My most important financial priority _____________________________

The money habit I want to strengthen _____________________________

Financial goals

#	GOAL	TARGET	TARGET DATE	FIRST ACTION
1				
2				
3				
4				
5				

Starting position

Current cash balance	£ / $ ____________________
Savings total	£ / $ ____________________
Debt total	£ / $ ____________________
Regular monthly income	£ / $ ____________________
Essential monthly costs	£ / $ ____________________

Note: This planner is an organisational tool, not personalised financial advice.

SEE THE WHOLE YEAR

Annual Budget Overview

Set broad monthly targets and note the larger costs that need advance planning.

MONTH	INCOME	ESSENTIALS	FLEXIBLE	SAVING	DEBT	BALANCE	KNOWN COSTS / NOTES
JAN							
FEB							
MAR							
APR							
MAY							
JUN							
JUL							
AUG							
SEP							
OCT							
NOV							
DEC							

Annual totals

TOTAL INCOME	TOTAL SPENDING	TOTAL SAVED	DEBT REPAID	CLOSING BALANCE	BIGGEST PRIORITY

BUILD THE MONTH

Monthly Income & Essentials

Begin with what is expected, then update the actual amount when the month closes.

MONTH ______________________	OPENING BALANCE £ / $ ______________

Income

SOURCE	EXPECTED	ACTUAL	DIFFERENCE
Salary / wages			
Other income			
Benefits / support			
Interest / miscellaneous			
Other			
TOTAL			

Essential bills

BILL / COMMITMENT	DUE	PLANNED	ACTUAL	PAID
Rent / mortgage				☐
Council tax / property				☐
Utilities				☐
Insurance				☐
Transport				☐
Debt minimums				☐
Childcare / family				☐
Other				☐
TOTAL				

GIVE EVERY POUND OR DOLLAR A JOB

Flexible Spending Plan

Choose realistic limits and make trade-offs before spending happens.

Monthly calculation

CALCULATION	AMOUNT	NOTES
Total income	£ / $ ________	
Essential bills	£ / $ ________	
Flexible spending	£ / $ ________	
Savings & debt goals	£ / $ ________	
Money remaining	£ / $ ________	

Spending boundaries

CATEGORY	PLANNED	ACTUAL	DIFFERENCE	STATUS
Groceries				☐
Eating out				☐
Health & wellbeing				☐
Entertainment				☐
Shopping				☐
Subscriptions				☐
Gifts / giving				☐
Travel / holidays				☐
Home / personal				☐
Other				☐
Buffer				☐
TOTAL				

One category I will watch ______________________________________

My rule before an unplanned purchase ________________________________

KEEP THE RECORD SIMPLE

Transaction Log

Record enough detail to understand the month. Use additional copies of this page when needed.

DATE	TYPE	CATEGORY	DESCRIPTION	ACCOUNT	AMOUNT	NOTES

Transaction totals

INCOME RECORDED	EXPENSES RECORDED	NET MOVEMENT	ITEMS TO CHECK

STRENGTHEN THE FOUNDATIONS

Savings, Debt & Month-End Review

Track progress, learn from the month and prepare the next one calmly.

Savings goals

GOAL	START	ADDED	TOTAL	TARGET

Debt repayment

DEBT	START	PAID	BALANCE	NEXT STEP

Month-end review

What went well? ____________________

Where did I overspend or underspend? ____________________

What surprised me? ____________________

One change for next month ____________________

Prepare next month

☐	List known income, bills and one-off costs.
☐	Schedule payments, savings and debt contributions.
☐	Set limits for flexible spending categories.
☐	Choose one financial priority and its first action.

FINANCIAL CLARITY _____ / 10	**NEXT REVIEW DATE** ____________________

The future isn't something you wait for. It's something you build.