Monthly BUDGET

2027 PLANNER · FREE SAMPLE PAGE

MONTH _____

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INCOME	TOTAL SPENT	LEFT TO GIVE A JOB
$	$	$

INCOME

Source	Amount
	$
	$
	$
	$

BILLS + DUE DATES

Bill	Due	Amount	Paid
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐
		$	☐

EVERYDAY SPENDING

Category	Budget	Actual
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$

SAVINGS GOALS

Goal	Saved
	$
	$
	$
	$
	$

DEBT SNOWBALL: SMALLEST BALANCE FIRST

Debt	Balance	Min	Paid off
	$	$	☐
	$	$	☐
	$	$	☐

My win this month: _____

NOTES + CHANGES FOR NEXT MONTH

Like this page? The full 2027 planner has 12 dated months + a debt payoff tracker: clickzyo.com/planners

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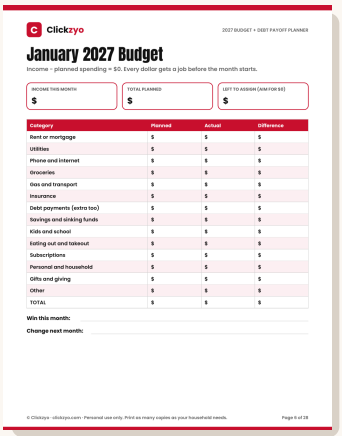
Want the whole year?

2027 Budget + Debt Payoff Planner

28 printable pages · US Letter + A4 · fillable on phone or computer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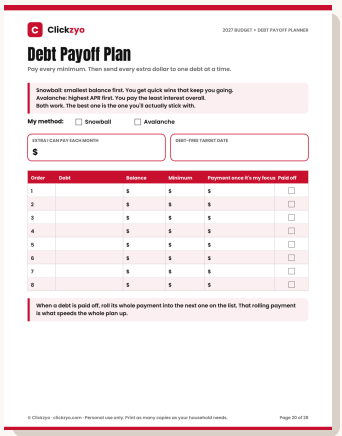
January 2027 Budget

Income − planned spending = $0. Every dollar gets a job before the month starts.

Category	Planned	Actual	Difference
Rent or mortgage	$	$	$
Utilities	$	$	$
Phone and internet	$	$	$
Groceries	$	$	$
Gas and transport	$	$	$
Insurance	$	$	$
Debt payments (extra too)	$	$	$
Savings and sinking funds	$	$	$
Kids and school	$	$	$
Eating out and takeout	$	$	$
Subscriptions	$	$	$
Personal and household	$	$	$
Gifts and giving	$	$	$
Other	$	$	$
TOTAL	$	$	$

Win this month:

Change next month: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Debt Payoff Plan

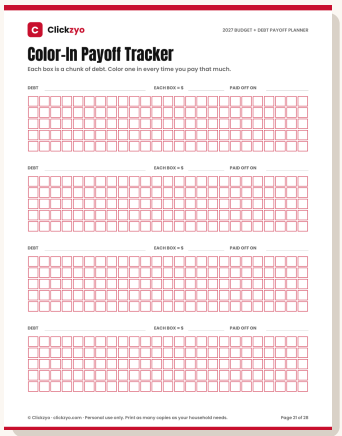
Pay every minimum. Then send every extra dollar to one debt at a time.

Snowball: smallest balance first. You get quick wins that keep you going.
Avalanche: highest APR first. You pay the least interest overall.
Both work. The best one is the one you'll actually stick with.

My method: ☐ Snowball ☐ Avalanche

Order	Debt	Balance	Minimum	Payment once it's my focus	Paid off
1		$	$	$	☐
2		$	$	$	☐
3		$	$	$	☐
4		$	$	$	☐
5		$	$	$	☐
6		$	$	$	☐
7		$	$	$	☐
8		$	$	$	☐

When a debt is paid off, roll its whole payment into the next one on the list. That rolling payment is what speeds the whole plan up.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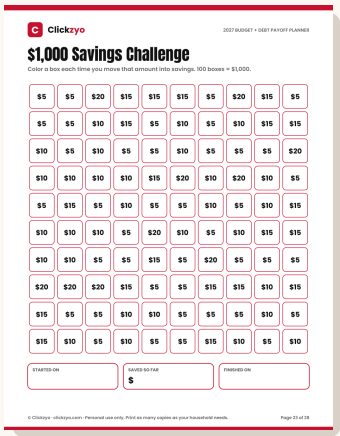
Color-In Payoff Tracker

Each box is a chunk of debt. Color one in every time you pay that much.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$1,000 Savings Challenge

Color a box each time you move that amount into savings. 100 boxes = $1,000.

$5	$5	$20	$15	$15	$15	$5	$20	$15	$5
$5	$5	$10	$15	$5	$10	$5	$10	$15	$15
$10	$5	$10	$5	$5	$10	$5	$5	$5	$20
$10	$10	$10	$10	$15	$20	$10	$20	$10	$5
$5	$15	$5	$10	$5	$5	$10	$5	$10	$15
$10	$10	$10	$5	$20	$10	$5	$10	$15	$15
$10	$10	$5	$5	$15	$5	$20	$5	$5	$5
$20	$20	$20	$15	$5	$5	$15	$15	$10	$15
$15	$5	$5	$10	$10	$5	$5	$5	$10	$5
$15	$10	$5	$10	$5	$5	$15	$10	$5	$10

STARTED ON | SAVED SO FAR $ | FINISHED ON

- 12 dated monthly budgets, January to December 2027
- Bill list + 12-month bill checklist
- Debt list, snowball or avalanche plan
- Color-in debt payoff tracker
- $1,000 savings challenge + sinking funds
- Emergency fund, subscriptions audit, no-spend days
- Net worth check-ins + a year-end review

See the full planner, $7

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