

PERSONAL FINANCE

Budget Binder

Everything you need to plan, track, and take
control of your money — in one place.

This binder belongs to _____

Year _____



freebielibrary.com

Monthly Budget

INCOME	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total income	\$ _____

SAVINGS & GOALS	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total savings	\$ _____

FIXED EXPENSES	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total fixed	\$ _____

VARIABLE EXPENSES	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total variable	\$ _____

Total income	- Expenses	- Savings	= Leftover
\$ _____	\$ _____	\$ _____	\$ _____

BILL	DUE DATE	AMOUNT	AUTO	PAID
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
Total		\$		

Spending Log

[illegible]

Debt Payoff Tracker

List your debts smallest to largest. Attack the top one, then roll its payment into the next.

CREDITOR	BALANCE	MIN. PAYMENT	APR

COLOR A BOX FOR EVERY MILESTONE YOU PAY OFF

Debt _____ Goal \$ _____

Debt _____ Goal \$ _____

Debt _____ Goal \$ _____

Debt _____ Goal \$ _____

Savings Goals

Name each goal and color in a square for every chunk you save.

Goal _____

Target \$ _____ By _____

Goal _____

Target \$ _____ By _____

Goal _____

Target \$ _____ By _____

Goal _____

Target \$ _____ By _____

SINKING FUNDS

FUND (GIFTS, CAR, HOLIDAYS...)	TARGET	SAVED	LEFT