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January 2027 Budget

One page, one month: income, bills, spending, savings. Plan on the 1st, check in weekly.

INCOME

Source	Planned	Actual

THE CALM NUMBER

Total income
– bills & essentials
– savings & debt
– everyday spending
= left to assign (aim for 0)

BILLS & ESSENTIALS

Bill	Due	Planned	Actual	Paid?

EVERYDAY SPENDING

Category	Planned	Actual

SAVINGS · DEBT · SINKING FUNDS

Goal	Planned	Actual

ONE THING THAT WORKED · ONE THING TO TWEAK

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February 2027 Budget

One page, one month: income, bills, spending, savings. Plan on the 1st, check in weekly.

INCOME

Source	Planned	Actual

THE CALM NUMBER

Total income
– bills & essentials
– savings & debt
– everyday spending
= left to assign (aim for 0)

BILLS & ESSENTIALS

Bill	Due	Planned	Actual	Paid?

EVERYDAY SPENDING

Category	Planned	Actual

SAVINGS · DEBT · SINKING FUNDS

Goal	Planned	Actual

ONE THING THAT WORKED · ONE THING TO TWEAK

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March 2027 Budget

One page, one month: income, bills, spending, savings. Plan on the 1st, check in weekly.

INCOME

Source	Planned	Actual

THE CALM NUMBER

Total income
– bills & essentials
– savings & debt
– everyday spending
= left to assign (aim for 0)

BILLS & ESSENTIALS

Bill	Due	Planned	Actual	Paid?

EVERYDAY SPENDING

Category	Planned	Actual

SAVINGS · DEBT · SINKING FUNDS

Goal	Planned	Actual

ONE THING THAT WORKED · ONE THING TO TWEAK

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April 2027 Budget

One page, one month: income, bills, spending, savings. Plan on the 1st, check in weekly.

INCOME

Source	Planned	Actual

THE CALM NUMBER

Total income
– bills & essentials
– savings & debt
– everyday spending
= left to assign (aim for 0)

BILLS & ESSENTIALS

Bill	Due	Planned	Actual	Paid?

EVERYDAY SPENDING

Category	Planned	Actual

SAVINGS · DEBT · SINKING FUNDS

Goal	Planned	Actual

ONE THING THAT WORKED · ONE THING TO TWEAK

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May 2027 Budget

One page, one month: income, bills, spending, savings. Plan on the 1st, check in weekly.

INCOME

Source	Planned	Actual

THE CALM NUMBER

Total income
– bills & essentials
– savings & debt
– everyday spending
= left to assign (aim for 0)

BILLS & ESSENTIALS

Bill	Due	Planned	Actual	Paid?

EVERYDAY SPENDING

Category	Planned	Actual

SAVINGS · DEBT · SINKING FUNDS

Goal	Planned	Actual

ONE THING THAT WORKED · ONE THING TO TWEAK

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June 2027 Budget

One page, one month: income, bills, spending, savings. Plan on the 1st, check in weekly.

INCOME

Source	Planned	Actual

THE CALM NUMBER

Total income
– bills & essentials
– savings & debt
– everyday spending
= left to assign (aim for 0)

BILLS & ESSENTIALS

Bill	Due	Planned	Actual	Paid?

EVERYDAY SPENDING

Category	Planned	Actual

SAVINGS · DEBT · SINKING FUNDS

Goal	Planned	Actual

ONE THING THAT WORKED · ONE THING TO TWEAK

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July 2027 Budget

One page, one month: income, bills, spending, savings. Plan on the 1st, check in weekly.

INCOME

Source	Planned	Actual

THE CALM NUMBER

Total income
– bills & essentials
– savings & debt
– everyday spending
= left to assign (aim for 0)

BILLS & ESSENTIALS

Bill	Due	Planned	Actual	Paid?

EVERYDAY SPENDING

Category	Planned	Actual

SAVINGS · DEBT · SINKING FUNDS

Goal	Planned	Actual

ONE THING THAT WORKED · ONE THING TO TWEAK

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August 2027 Budget

One page, one month: income, bills, spending, savings. Plan on the 1st, check in weekly.

INCOME

Source	Planned	Actual

THE CALM NUMBER

Total income
– bills & essentials
– savings & debt
– everyday spending
= left to assign (aim for 0)

BILLS & ESSENTIALS

Bill	Due	Planned	Actual	Paid?

EVERYDAY SPENDING

Category	Planned	Actual

SAVINGS · DEBT · SINKING FUNDS

Goal	Planned	Actual

ONE THING THAT WORKED · ONE THING TO TWEAK

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September 2027 Budget

One page, one month: income, bills, spending, savings. Plan on the 1st, check in weekly.

INCOME

Source	Planned	Actual

THE CALM NUMBER

Total income
– bills & essentials
– savings & debt
– everyday spending
= left to assign (aim for 0)

BILLS & ESSENTIALS

Bill	Due	Planned	Actual	Paid?

EVERYDAY SPENDING

Category	Planned	Actual

SAVINGS · DEBT · SINKING FUNDS

Goal	Planned	Actual

ONE THING THAT WORKED · ONE THING TO TWEAK

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October 2027 Budget

One page, one month: income, bills, spending, savings. Plan on the 1st, check in weekly.

INCOME

Source	Planned	Actual

THE CALM NUMBER

Total income
– bills & essentials
– savings & debt
– everyday spending
= left to assign (aim for 0)

BILLS & ESSENTIALS

Bill	Due	Planned	Actual	Paid?

EVERYDAY SPENDING

Category	Planned	Actual

SAVINGS · DEBT · SINKING FUNDS

Goal	Planned	Actual

ONE THING THAT WORKED · ONE THING TO TWEAK

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November 2027 Budget

One page, one month: income, bills, spending, savings. Plan on the 1st, check in weekly.

INCOME

Source	Planned	Actual

THE CALM NUMBER

Total income
– bills & essentials
– savings & debt
– everyday spending
= left to assign (aim for 0)

BILLS & ESSENTIALS

Bill	Due	Planned	Actual	Paid?

EVERYDAY SPENDING

Category	Planned	Actual

SAVINGS · DEBT · SINKING FUNDS

Goal	Planned	Actual

ONE THING THAT WORKED · ONE THING TO TWEAK

FOCUS & FLOW · FREE PRINTABLE

December 2027 Budget

One page, one month: income, bills, spending, savings. Plan on the 1st, check in weekly.

INCOME

Source	Planned	Actual

THE CALM NUMBER

Total income
– bills & essentials
– savings & debt
– everyday spending
= left to assign (aim for 0)

BILLS & ESSENTIALS

Bill	Due	Planned	Actual	Paid?

EVERYDAY SPENDING

Category	Planned	Actual

SAVINGS · DEBT · SINKING FUNDS

Goal	Planned	Actual

ONE THING THAT WORKED · ONE THING TO TWEAK