COIN & COZY · FREE PRINTABLE

MONTHLY BUDGET SHEET

Month: _____

Write every dollar you expect to earn, then give it a line before the month starts. Fill the Planned column first and the Actual column as the month goes. The totals row at the bottom shows what is left.

INCOME

take-home pay after taxes

ITEM	PLANNED	ACTUAL	PAID
			☐
			☐
			☐
			☐
Total income			

SAVINGS AND DEBT

savings, sinking funds, extra debt payments

ITEM	PLANNED	ACTUAL	PAID
			☐
			☐
			☐
			☐
			☐
Total savings and debt			

FIXED BILLS

rent, utilities, phone, insurance, minimum payments

ITEM	PLANNED	ACTUAL	PAID
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
Total fixed bills			

VARIABLE SPENDING

groceries, gas, kids, fun, personal

ITEM	PLANNED	ACTUAL	PAID
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
Total variable spending			

TOTAL INCOME _____ − FIXED BILLS _____ − VARIABLE SPENDING _____ − SAVINGS AND DEBT _____ = LEFT OVER _____

> A left-over of zero means every dollar has a job. A negative number means a line needs trimming, or a bill needs to move to the savings and debt plan next month.

Examples to help you plan, not financial advice. For personal use.

COIN & COZY · FREE PRINTABLE

PAYCHECK BUDGET SHEET

Month: _____

For anyone paid every two weeks or twice a month. Give each bill to the paycheck that lands before its due date, so the first check covers the bills due early in the month and the second check covers the rest. A third paycheck month gets its own box below.

PAYCHECK 1

Payday date: _____

Take-home: $ _____

BILLS AND SPENDING FROM THIS CHECK	AMOUNT	PAID
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
Total out		
Left to save or carry over		

PAYCHECK 2

Payday date: _____

Take-home: $ _____

BILLS AND SPENDING FROM THIS CHECK	AMOUNT	PAID
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
Total out		
Left to save or carry over		

THIRD PAYCHECK MONTH?

two months a year have three paydays when you are paid every two weeks

Payday date: _____ **Take-home: $** _____ **Plan for it (savings, debt, a sinking fund):** _____

COIN & COZY · LOW-INK VERSION

MONTHLY BUDGET SHEET

Month: _____

Write every dollar you expect to earn, then give it a line before the month starts. Fill the Planned column first and the Actual column as the month goes. The totals row at the bottom shows what is left.

INCOME

take-home pay after taxes

ITEM	PLANNED	ACTUAL	PAID
			☐
			☐
			☐
			☐
Total income			

SAVINGS AND DEBT

savings, sinking funds, extra debt payments

ITEM	PLANNED	ACTUAL	PAID
			☐
			☐
			☐
			☐
			☐
Total savings and debt			

FIXED BILLS

rent, utilities, phone, insurance, minimum payments

ITEM	PLANNED	ACTUAL	PAID
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
Total fixed bills			

VARIABLE SPENDING

groceries, gas, kids, fun, personal

ITEM	PLANNED	ACTUAL	PAID
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
Total variable spending			

TOTAL INCOME _____ − FIXED BILLS _____ − VARIABLE SPENDING _____ − SAVINGS AND DEBT _____ = LEFT OVER _____

> A left-over of zero means every dollar has a job. A negative number means a line needs trimming, or a bill needs to move to the savings and debt plan next month.

COIN & COZY · WANT THE WHOLE YEAR?

BUDGET PLANNER 2027

This sheet plans one month at a time. The full Budget Planner 2027 is a 38-page printable that adds the rest of the year: a dated budget for every month, the trackers that feed into it, and a calm way to set it all up in January.

12 DATED MONTHLY BUDGETS, JANUARY TO DECEMBER 2027

Each month gets its own page with a mini calendar, income, bills with paid checkboxes, everyday spending, saving and debt lines, and a short end-of-month check.

A GUIDED JANUARY MONEY RESET

One day, or two shorter sessions, in five steps. You list your income, bills and accounts, choose up to three goals and fill in your first monthly budget.

PAYCHECK PAGES AND TRACKERS

A 2027 payday calendar, a reusable biweekly paycheck budget, a bills tracker with a 12-month paid grid, a spending log and a weekly spending check-in.

ALSO INSIDE

- Sinking funds plan and tracker
- Savings goal jars
- Debt overview and balance tracker
- Whole-year no-spend days
- Christmas 2027 budget and gift list
- Two-page yearly review

See the planner at coinandcozy.com

Print on US Letter at home or at a print shop. A personal organizing tool, not financial advice.