COIN & COZY · FREE PRINTABLE

ZERO-BASED BUDGET

Month: _____

Give every dollar a job, in order. Write your take-home pay, then assign it step by step. After each step, subtract and write what is left to assign. When the last line reads $0, the plan is done. Savings count as a job.

TAKE-HOME PAY THIS MONTH

Paycheck 1: $ _____ **Paycheck 2: $** _____ **Other: $** _____ **Total income: $** _____

1 MUST-PAYS

rent, bills, food, gas, minimums

LINE	PLANNED	ACTUAL	DONE
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
Step 1 total			
Left to assign			

2 SAVINGS AND DEBT

emergency, sinking funds, debt

LINE	PLANNED	ACTUAL	DONE
			☐
			☐
			☐
			☐
			☐
			☐
Step 2 total			
Left to assign			

3 EVERYDAY SPENDING

household, kids, personal, fun

LINE	PLANNED	ACTUAL	DONE
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
Step 3 total			
Left to assign			

4 BUFFER AND THE REST

buffer, then any dollars left

LINE	PLANNED	ACTUAL	DONE
			☐
			☐
			☐
			☐
			☐
			☐
Step 4 total			
Left to assign			

LEFT TO ASSIGN AFTER STEP 4 $ _____

Goal: $0 ☐ Every dollar has a job

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BIWEEKLY ZERO-BASED BUDGET

Month: _____

Paid every two weeks? Build two mini budgets. Give each bill to the paycheck that lands before its due date, add that paycheck's share of groceries, gas and savings, and assign each one down to $0 on its own.

PAYCHECK A

Payday date: _____

Take-home: $ _____

JOB FOR THIS PAYCHECK	AMOUNT	DONE
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
Total assigned		
Left to assign (goal $0)		

PAYCHECK B

Payday date: _____

Take-home: $ _____

JOB FOR THIS PAYCHECK	AMOUNT	DONE
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
		☐
Total assigned		
Left to assign (goal $0)		

THIRD PAYCHECK MONTH

paid every two weeks = 26 paydays a year, so two months get three

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

Left to assign (goal $0): $ _____

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WHEN THE MONTH CHANGES

Month: _____

A surprise bill or a short paycheck doesn't break a zero-based budget. Move dollars from one line to another and write it here, so left to assign goes back to $0.

DATE	WHAT CHANGED	AMOUNT	TOOK FROM LINE	GAVE TO LINE	AT $0
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐

IF INCOME COMES IN LOWER, TRIM IN THIS ORDER

1. The buffer and the rest (step 4)
2. Fun and personal spending
3. Extra debt payments and the pace of savings
4. Last: never skip a must-pay without calling the company first

COIN & COZY · WANT THE WHOLE YEAR PLANNED?

BUDGET PLANNER 2027

This template gives every dollar of one month a job. The full Budget Planner 2027 is a 38-page printable that does it for all twelve months, with the bills, savings and debt trackers in one place.

12 DATED MONTHLY BUDGETS, JANUARY TO DECEMBER 2027

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

A GUIDED JANUARY MONEY RESET

Five steps to list your income, bills and accounts, choose up to three goals and fill in your first monthly budget.

TRACKERS FOR THE MONEY BETWEEN PAYCHECKS

Payday calendar and paycheck budget pages if you're paid every two weeks, a 12-month bills grid, sinking funds and savings goal jars.

ALSO INSIDE

- Spending tracker
- Debt overview and balance tracker
- Whole-year no-spend grid
- 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.