Monthly Budget One-Pager

MONTH (2027)

Give every dollar a job before the month starts. Ten minutes, one page, no app.

MONEY COMING IN

SOURCE	AMOUNT

THE CALM NUMBER

Total income	
– Bills & essentials	
– Jars (sinking funds)	
– Savings & debt	
= Left to assign	

BILLS & ESSENTIALS

BILL	DUE	AMOUNT
Rent / mortgage		
Electric & water		
Phone & internet		
Insurance		
Transport		
Minimum debt		

EVERYDAY SPENDING

CATEGORY	PLAN	SPENT
Groceries		
Fuel / transit		
Eating out		
Household		
Kids / pets		
Fun money		
Gifts		

JARS FOR UNEVEN BILLS

JAR	TARGET	THIS MONTH
Car repair		
Holidays		
Annual subscriptions		

SAVINGS & DEBT PAYOFF

GOAL	AMOUNT
Emergency fund	
Extra debt payment	

END OF MONTH: ONE THING THAT WORKED · ONE THING TO TWEAK

2027 Money Check-ins

YEAR 2027

One line a month. Watching the pattern matters more than any single month.

MONTH	INCOME	SPENT	SAVED	JARS	ONE NOTE
January					
February					
March					
April					
May					
June					
July					
August					
September					
October					
November					
December					

THREE RULES THAT MAKE BUDGETS STICK

- ✓ Budget the money you have, not the money you hope for.
- ✓ Uneven bills get a jar: divide the yearly cost by 12 and fill it on payday.
- ✓ Missed a week? Don't restart. Write today's balance and carry on.

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2027 Annual Budget & Sinking Funds — $9.50

12-month budget vs actual, 12 sinking-fund jars with progress bars, bill calendar and dashboard.
Excel + Google Sheets + 11 printables.
Open the product page

Safe-to-Spend Spreadsheet — $9.50

Uneven income? One calm number: what you can safely spend today after bills, tax pot and buffer.

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Paycheck-to-Bills Planner — $7.50

Which paycheck pays which bill. Biweekly envelope spreadsheet + printables.

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No-Buy / Low-Buy Year 2027 Kit — $5.50

Rules you can keep, no-spend calendars, a 30-day wait list and a slip-day reset.

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