

BUDGETNOOK

Budget Binder Starter Kit

Twelve free printables that set up a complete budget binder: plan the month, track bills and spending, pay off debt, and grow your savings.

12 print-ready pages

Free from budgetnook.org · No signup · Print as many copies as you like

What's inside

Print the pages you need, punch them, and drop them into a 3-ring binder. Reprint any page whenever you run out.

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|---------------------------|-------------------------------|
| 1. Monthly Budget Planner | 7. Debt Payoff Tracker |
| 2. Monthly Bill Tracker | 8. Savings Goal Tracker |
| 3. Weekly Expense Tracker | 9. Emergency Fund Tracker |
| 4. Daily Spending Log | 10. Subscription Tracker |
| 5. Cash Envelope Tracker | 11. Net Worth Tracker |
| 6. Sinking Fund Tracker | 12. Financial Goals Worksheet |

Setting up your budget binder

1. Print the cover page and the pages you want. Use 100% scale, not "fit to page".
2. Start each month with the Monthly Budget Planner and the Monthly Bill Tracker.
3. Log spending during the month on the Weekly Expense Tracker or Daily Spending Log.
4. Use the debt and savings pages to track progress toward your goals.
5. At month end, update the Net Worth Tracker and review what to change.

Monthly Budget Planner

CATEGORY	BUDGETED	ACTUAL	DIFFERENCE
Housing			
Utilities			
Groceries			
Transportation			
Insurance			
Debt Payments			
Savings			
Personal			
Entertainment			
Other			
Total			

Monthly Bill Tracker

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Weekly Expense Tracker

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Daily Spending Log

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Cash Envelope Tracker

ENVELOPE	STARTING AMOUNT	SPENT	REMAINING
Groceries			
Gas			
Dining Out			
Entertainment			
Personal Care			
Household			
Clothing			
Miscellaneous			
Total			

Sinking Fund Tracker

FUND	GOAL AMOUNT	MONTHLY CONTRIBUTION	CURRENT BALANCE

Debt Payoff Tracker

DEBT NAME	STARTING BALANCE	INTEREST RATE	MIN. PAYMENT	CURRENT BALANCE

\$1,000 Savings Challenge

Color in one box every time you save \$10

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	50
51	52	53	54	55	56	57	58	59	60
61	62	63	64	65	66	67	68	69	70
71	72	73	74	75	76	77	78	79	80
81	82	83	84	85	86	87	88	89	90
91	92	93	94	95	96	97	98	99	100

Emergency Fund Tracker

MONTH	CONTRIBUTION	RUNNING TOTAL

Subscription Tracker

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Net Worth Tracker

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Financial Goals Worksheet

GOAL	TARGET AMOUNT	TARGET DATE	MONTHLY SAVINGS NEEDED