No. 01

Monthly Budget *Planner*

One calm place to plan the month: what comes in, what goes out, what you are saving for, and how it all actually went.

MONTHLY OVERVIEW	03	INCOME PLANNING	04
FIXED EXPENSES	05	VARIABLE EXPENSES	06
SAVINGS ALLOCATIONS	07	DEBT & OBLIGATIONS	08
BUDGET VS ACTUAL	09	MONTHLY REFLECTION	10

May your binders be full and your bills be chill.

BEFORE YOU BEGIN

How to use this planner.

Print a fresh set each month and keep it in your binder. Work through the pages in order the first time; after that, most months take less than an hour to plan.

01

Start with income. Write down your take-home pay for the month and which payday it arrives on.

02

List your fixed bills. Add amounts and due dates so you know which cutoff covers each one.

03

Pay yourself on purpose. Decide your savings and sinking fund amounts before flexible spending.

04

Plan flexible spending. Give each category an honest amount. These are the envelopes you will stuff.

05

Track as you go. Fill in the weekly columns and tick bills as they are paid.

06

Close the month kindly. Compare budget and actual, then use the reflection page to plan next month.

Notes

PAGE 03

Monthly overview

MONTH _____ YEAR _____

At a glance

TOTAL INCOME	FIXED EXPENSES	FLEXIBLE SPENDING	SAVINGS
₱	₱	₱	₱

DEBT & OBLIGATIONS	LEFT TO ASSIGN (AIM FOR ZERO)
₱	₱

Payday split

	1ST CUTOFF	2ND CUTOFF	TOTAL
	₱	₱	₱
	₱	₱	₱
	₱	₱	₱
	₱	₱	₱
	₱	₱	₱

Key dates this month

This month I want to...

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PAGE 04

Income planning

Use take-home amounts: what actually reaches your account after deductions. If an income is uncertain, plan with a cautious figure.

Expected income

SOURCE	PAY DATE	EXPECTED	RECEIVED	✓
		₱	₱	
		₱	₱	
		₱	₱	
		₱	₱	
		₱	₱	
		₱	₱	
		₱	₱	
		₱	₱	
		₱	₱	
		₱	₱	
TOTAL		₱	₱	

Extra money this month

Bonuses, gifts, side income or refunds. Decide where each one goes before it is spent.

SOURCE	AMOUNT	WHERE IT WILL GO
	₱	
	₱	
	₱	
	₱	
	₱	
	₱	
	₱	
	₱	
	₱	
	₱	

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PAGE 05

Fixed expenses

Bills that stay the same, or nearly the same, every month. Note the cutoff that covers each one.

BILL	DUE	CUTOFF	BUDGETED	ACTUAL	PAID
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
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			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
			₱	₱	
TOTAL FIXED			₱	₱	

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PAGE 06

Variable expenses

Flexible, everyday spending such as groceries, palengke, transport, meals out, personal care, family and fun. Record what you spend each week.

CATEGORY	BUDGET	WK 1	WK 2	WK 3	WK 4	WK 5	ACTUAL	+ / –
	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
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	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
	₱						₱	
TOTAL	₱						₱	

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PAGE 07

Savings allocations

Emergency fund, sinking funds and personal goals. Planned savings come before flexible spending, even if the amount is small.

FUND OR GOAL	TARGET	PLANNED THIS MONTH	ACTUALLY SAVED	NEW BALANCE
	₱	₱	₱	₱
	₱	₱	₱	₱
	₱	₱	₱	₱
	₱	₱	₱	₱
	₱	₱	₱	₱
	₱	₱	₱	₱
	₱	₱	₱	₱
	₱	₱	₱	₱
	₱	₱	₱	₱
	₱	₱	₱	₱
	₱	₱	₱	₱
TOTAL	₱	₱	₱	₱

Where my savings are kept

ACCOUNT, ENVELOPE OR INSERT	USED FOR

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PAGE 08

Debt & obligations

Loans, credit cards, instalments and regular commitments to family or others. Seeing them together makes them easier to plan around.

OWED TO / FOR	DUE	BALANCE	MINIMUM	PLANNED	PAID	REMAINING
		₱	₱	₱	₱	₱
		₱	₱	₱	₱	₱
		₱	₱	₱	₱	₱
		₱	₱	₱	₱	₱
		₱	₱	₱	₱	₱
		₱	₱	₱	₱	₱
		₱	₱	₱	₱	₱
		₱	₱	₱	₱	₱
		₱	₱	₱	₱	₱
		₱	₱	₱	₱	₱
TOTAL		₱	₱	₱	₱	₱

Notes & payoff plan

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PAGE 09

Budget vs actual

Fill this in at the end of the month. A difference is information, not failure: use it to set more accurate amounts next month.

	BUDGETED	ACTUAL	DIFFERENCE	NOTES
Income	₱	₱		
Fixed expenses	₱	₱		
Variable expenses	₱	₱		
Savings	₱	₱		
Debt & obligations	₱	₱		
LEFT OVER	₱	₱		

Category check

CATEGORY	BUDGETED	ACTUAL	OVER / UNDER
	₱	₱	
	₱	₱	
	₱	₱	
	₱	₱	
	₱	₱	
	₱	₱	
	₱	₱	
	₱	₱	
	₱	₱	
	₱	₱	
	₱	₱	
	₱	₱	
	₱	₱	
	₱	₱	
	₱	₱	
	₱	₱	
	₱	₱	
	₱	₱	

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PAGE 10

Monthly reflection

What went well with money this month?

Where did I overspend, and why?

What surprised me?

What will I change next month?

One thing I am proud of:

TOTAL SAVED

₱

DEBT PAID

₱

HOW DID THIS MONTH FEEL?

calm · okay · tight · chaotic

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