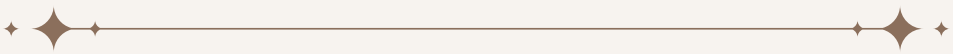
Budget Planner



Hi, I'm Ruth.



and welcome to the 12 month budget planner....

This 12 Month Budget Planner has been designed to help you organise your money in a simple, practical way, one month at a time. It can be used as a regular planner or as a no spend budget planner; there is a monthly no spend tracker to use if you want to do a no spend year.

Inside this planner you'll find:

1. **Debt Overview sheet-to calculate your total debt**
2. **Money Goals sheet-a place to write your financial goals**
3. **Monthly Overview calendar sheet-to plan the month ahead**
4. **Monthly Budget sheet-to organise your finances.**
5. **Spending Tracker sheet-acountability on spending**
6. **No Spend Month Tracker sheet-for no spend months**
7. **Additional Notes sheet-for ideas and lists**

You don't need to use every page if you don't want to. Simply print the pages that suit your needs and as many copies as you'd like throughout the year.

Happy budgeting!

Where to find me

TikTok @mrshawkinshouse

Website mrshawkinshouse.com

YouTube Mrs Hawkins House

mrshawkinshouse.com ©

DEBT OVERVIEW

LIST YOUR DEBTS. ADD THEM UP AT THE END FOR YOUR DEBT TOTAL			
DUE	NAME/PURPOSE	WHO IS OWED	BALANCE
		TOTAL:	

MY MONEY GOALS:

MONTHLY OVERVIEW

Month:

Mon	Tue	Wed	Thurs	Fri	Sat	Sun

NOTES

Monthly Budget

Month_____

Income

DATE	SOURCE	AMOUNT
	TOTAL:	

Bills & Fixed Expenses

DATE	DESCRIPTION	AMOUNT
	TOTAL:	

Variable Expenses

DATE	DESCRIPTION	AMOUNT
	TOTAL:	

Balance

	AMOUNT
INCOME	
BILLS & FIXED EXPENSES	
VARIABLE EXPENSES	
BALANCE:	

SPENDING TRACKER

Month:

DATE	DESCRIPTION	CATEGORY	AMOUNT
		TOTAL:	

Ending balance: _____

NO SPEND MONTH TRACKER

Month	Goal
Rules	
Reward	

Mon	Tue	Wed	Thurs	Fri	Sat	Sun

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