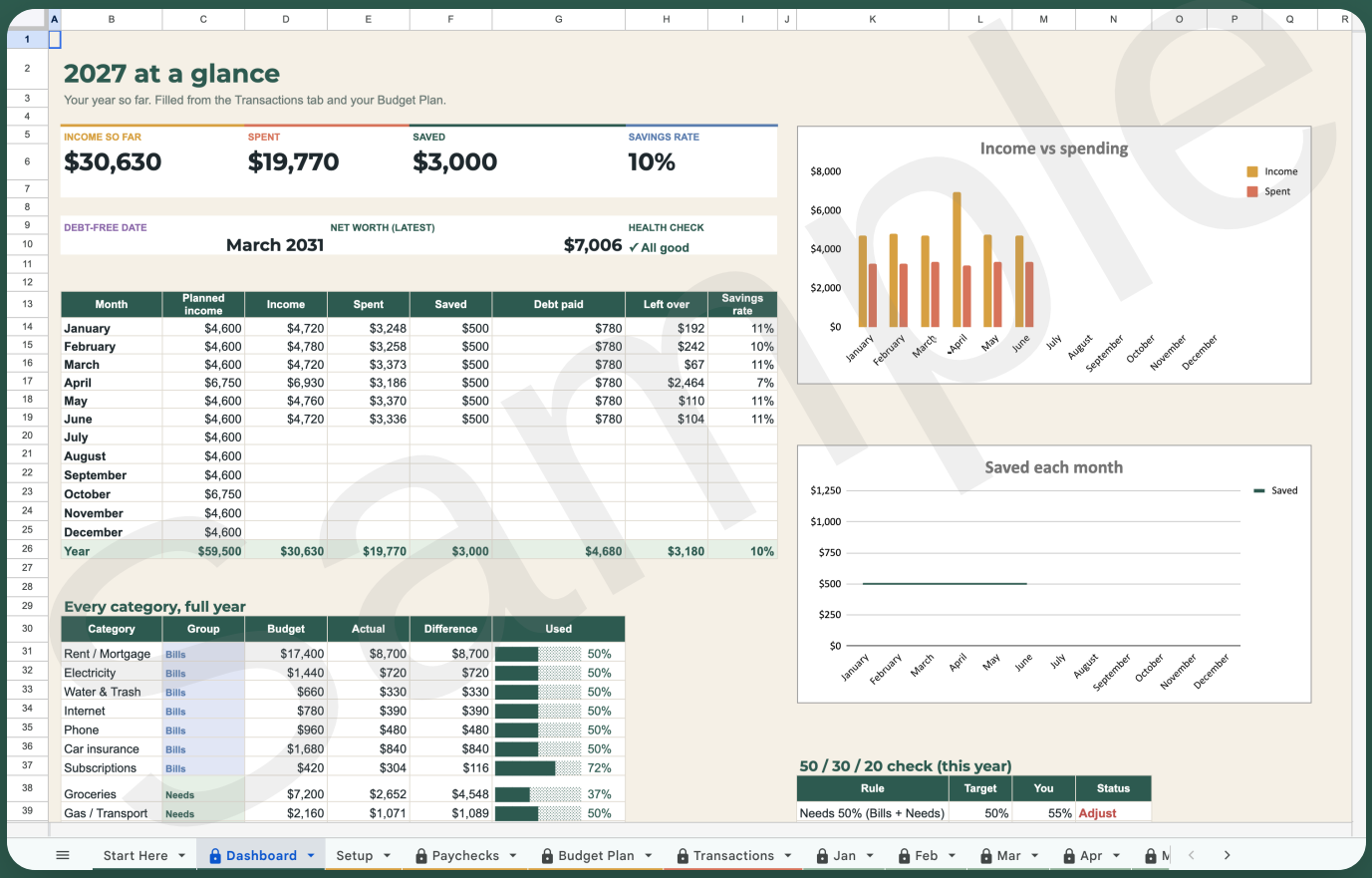
THANK YOU FOR YOUR ORDER

2027 Budget Planner

Plan every paycheck, every bill and every goal for 2027, in Google Sheets or Excel.



2027 at a glance

Your year so far. Filled from the Transactions tab and your Budget Plan.

INCOME SO FAR	SPENT	SAVED	SAVINGS RATE
$30,630	$19,770	$3,000	10%

DEBT-FREE DATE	NET WORTH (LATEST)	HEALTH CHECK
March 2031	$7,006	✓ All good

Month	Planned income	Income	Spent	Saved	Debt paid	Left over	Savings rate
January	$4,600	$4,720	$3,248	$500	$780	$192	11%
February	$4,600	$4,780	$3,258	$500	$780	$242	10%
March	$4,600	$4,720	$3,373	$500	$780	$67	11%
April	$6,750	$6,930	$3,186	$500	$780	$2,464	7%
May	$4,600	$4,760	$3,370	$500	$780	$110	11%
June	$4,600	$4,720	$3,336	$500	$780	$104	11%
July	$4,600						
August	$4,600						
September	$4,600						
October	$6,750						
November	$4,600						
December	$4,600						
Year	$59,500	$30,630	$19,770	$3,000	$4,680	$3,180	10%

Every category, full year

Category	Group	Budget	Actual	Difference	Used
Rent / Mortgage	Bills	$17,400	$8,700	$8,700	50%
Electricity	Bills	$1,440	$720	$720	50%
Water & Trash	Bills	$660	$330	$330	50%
Internet	Bills	$780	$390	$390	50%
Phone	Bills	$960	$480	$480	50%
Car insurance	Bills	$1,680	$840	$840	50%
Subscriptions	Bills	$420	$304	$116	72%
Groceries	Needs	$7,200	$2,652	$4,548	37%
Gas / Transport	Needs	$2,160	$1,071	$1,089	50%

50 / 30 / 20 check (this year)

Rule	Target	You	Status
Needs 50% (Bills + Needs)	50%	55%	Adjust

Start Here | Dashboard | Setup | Paychecks | Budget Plan | Transactions | Jan | Feb | Mar | Apr

Start on page 2

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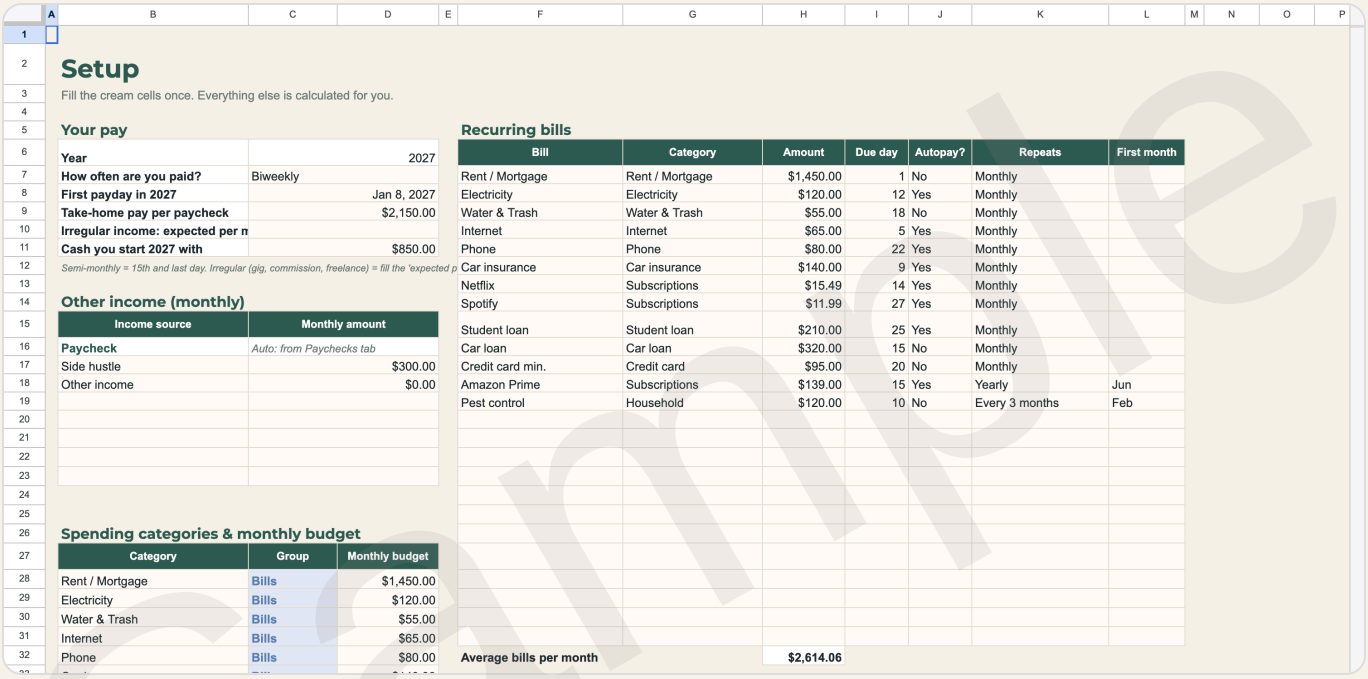
TAB 1 OF 3 · ABOUT 10 MINUTES

Setup: your pay and your bills

1 Pick how you're paid: weekly, every 2 weeks, twice a month, monthly or irregular. Add your first 2027 payday and take-home pay.

2 Give each spending category a monthly budget. The common ones are already there; rename or add your own.

3 List your bills with the amount and due day. Set **Repeats** for quarterly or yearly bills.



Setup

Fill the cream cells once. Everything else is calculated for you.

Your pay

Year	2027
How often are you paid?	Biweekly
First payday in 2027	Jan 8, 2027
Take-home pay per paycheck	$2,150.00
Irregular income: expected per n	
Cash you start 2027 with	$850.00

Semi-monthly = 15th and last day. Irregular (gig, commission, freelance) = fill the 'expected p

Other income (monthly)

Income source	Monthly amount
Paycheck	*Auto: from Paychecks tab*
Side hustle	$300.00
Other income	$0.00

Spending categories & monthly budget

Category	Group	Monthly budget
Rent / Mortgage	Bills	$1,450.00
Electricity	Bills	$120.00
Water & Trash	Bills	$55.00
Internet	Bills	$65.00
Phone	Bills	$80.00

Recurring bills

Bill	Category	Amount	Due day	Autopay?	Repeats	First month
Rent / Mortgage	Rent / Mortgage	$1,450.00	1	No	Monthly	
Electricity	Electricity	$120.00	12	Yes	Monthly	
Water & Trash	Water & Trash	$55.00	18	No	Monthly	
Internet	Internet	$65.00	5	Yes	Monthly	
Phone	Phone	$80.00	22	Yes	Monthly	
Car insurance	Car insurance	$140.00	9	Yes	Monthly	
Netflix	Subscriptions	$15.49	14	Yes	Monthly	
Spotify	Subscriptions	$11.99	27	Yes	Monthly	
Student loan	Student loan	$210.00	25	Yes	Monthly	
Car loan	Car loan	$320.00	15	No	Monthly	
Credit card min.	Credit card	$95.00	20	No	Monthly	
Amazon Prime	Subscriptions	$139.00	15	Yes	Yearly	Jun
Pest control	Household	$120.00	10	No	Every 3 months	Feb
Average bills per month		**$2,614.06**				

Sample

> Only type in the **cream cells**. Sections marked **optional** (other income, accounts, names, bank rules) can wait. Typing over a formula shows a warning, so you can't break it by accident.

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TAB 2 OF 3 · 2 MINUTES

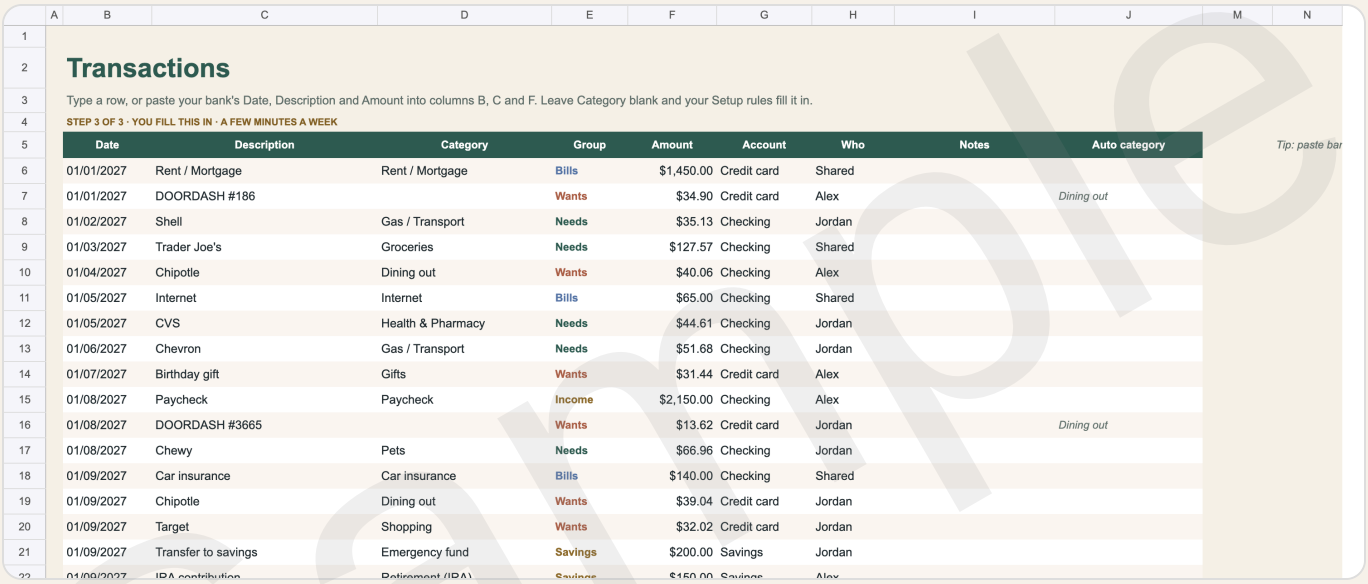
Budget Plan: check your months

It is already filled from Setup, so there is nothing new to type. Look across the year and change any month that's different: more for gifts in December, a trip in July. Aim for **$0 left to budget**, so every dollar has a job.

TAB 3 OF 3 · A FEW MINUTES A WEEK

Transactions: log what you spend

Add each purchase or paycheck: date, description, category, amount. Or download your bank's CSV and paste the Date, Description and Amount columns into B, C and F (Paste special → Values only).



Transactions

Type a row, or paste your bank's Date, Description and Amount into columns B, C and F. Leave Category blank and your Setup rules fill it in.

STEP 3 OF 3 · YOU FILL THIS IN · A FEW MINUTES A WEEK

Date	Description	Category	Group	Amount	Account	Who	Notes	Auto category
01/01/2027	Rent / Mortgage	Rent / Mortgage	Bills	$1,450.00	Credit card	Shared		
01/01/2027	DOORDASH #186		Wants	$34.90	Credit card	Alex		Dining out
01/02/2027	Shell	Gas / Transport	Needs	$35.13	Checking	Jordan		
01/03/2027	Trader Joe's	Groceries	Needs	$127.57	Checking	Shared		
01/04/2027	Chipotle	Dining out	Wants	$40.06	Checking	Alex		
01/05/2027	Internet	Internet	Bills	$65.00	Checking	Shared		
01/05/2027	CVS	Health & Pharmacy	Needs	$44.61	Checking	Jordan		
01/06/2027	Chevron	Gas / Transport	Needs	$51.68	Checking	Jordan		
01/07/2027	Birthday gift	Gifts	Wants	$31.44	Credit card	Alex		
01/08/2027	Paycheck	Paycheck	Income	$2,150.00	Checking	Alex		
01/08/2027	DOORDASH #3665		Wants	$13.62	Credit card	Jordan		Dining out
01/08/2027	Chewy	Pets	Needs	$66.96	Checking	Jordan		
01/09/2027	Car insurance	Car insurance	Bills	$140.00	Checking	Shared		
01/09/2027	Chipotle	Dining out	Wants	$39.04	Credit card	Jordan		
01/09/2027	Target	Shopping	Wants	$32.02	Credit card	Jordan		
01/09/2027	Transfer to savings	Emergency fund	Savings	$200.00	Savings	Jordan		

Tip: paste bar

Leave Category blank and your keyword rules on Setup fill it in (DOORDASH → Dining out). Bank shows spending as negative numbers? Switch that option to **Yes** on Setup.

Sample

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