

2027 Budget Checklist

Tick each box as you go. Free printable, page 1 of 2

Before January 1

- ☐ Write down your 2027 take-home pay per paycheck
- ☐ Mark your 2027 paydays on a calendar
- ☐ List every bill with its due date and amount
- ☐ List once-a-year costs (insurance, renewals, gifts, car tags)
- ☐ Check last year's statements for subscriptions you forgot
- ☐ Pick one main money goal for 2027

Set up the budget

- ☐ Total monthly take-home pay
- ☐ Subtract must-pays: housing, utilities, insurance, minimum debt payments
- ☐ Set grocery and gas amounts from the last 3 months' real spending
- ☐ Choose a savings amount and move it on payday
- ☐ Divide yearly costs by 12 and save that each month (sinking funds)
- ☐ Give any leftover a job before the month starts

Every month in 2027

- ☐ Check the budget against what you really spent
- ☐ Move money between categories instead of skipping the check-in
- ☐ Plan the extra paycheck in 3-paycheck months before it lands
- ☐ Update debt balances and savings totals
- ☐ Note one thing to change next month

2027 Budget Checklist: my numbers

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Item	Planned	Actual (Jan)
Take-home pay per month		
Must-pay bills		
Groceries		
Gas / transport		
Savings		
Debt (extra payments)		
Sinking funds (yearly costs / 12)		
Fun money		
Left to assign		

My one 2027 money goal:
