Monthly Money Planner — Print & Write

Free working edition 0.4 | November 2, 2026 | David Tom Publishing

An evergreen planning tool for any month, not a monthly publication or subscription. This paper edition works independently of DTP's spreadsheet. It contains no automatic calculations or online data entry.

Use one copy per month. Choose a manageable set of records, mark unknowns, and keep the source of each amount. This guide is educational organizing material for U.S. readers generally, not individualized financial, investment, tax or legal advice. All teaching examples are invented.

Keep completed pages private. Use aliases and short references; leave full account numbers, passwords and government identification numbers out. The existing free Money Snapshot remains available separately.

Reader, native Word, physical-print and assistive-technology checks remain open. PDFs are untagged; no PDF/UA compliance is claimed. An editable Word copy is supplied. Try one page at actual size before printing the whole guide.

Start Here: give the month a boundary

A monthly plan begins with a boundary, not a promise. Write the month you are planning and make a separate copy of these pages. A copy with a clear name gives the month somewhere to live. It also lets you change next month's expectations without quietly rewriting what you expected this month.

Gather the records you intend to use before you start entering amounts. For this workbook, begin with take-home income, spending, and savings transfers. Keep a short list of records you do not yet have. A plan can be useful before every figure is final, but only when the unfinished parts remain visible.

The five worksheet pages have different jobs: scope and records, budget, bill tracking, savings goals, and month-end snapshot. Moving between pages should help you understand the same money, not create extra copies of it.

Choose what the record measures

For a simple first pass, track take-home money received and money paid from the accounts you selected during the named month. A savings transfer out of those spending accounts appears once as an allocation; it is not household consumption or a loss of total household wealth. Write the account boundary without full account numbers.

If you instead record card purchases by purchase date, do not count the later card payment as another purchase. If you use a cash-payment view, state that the payment may cover earlier purchases. Keep interest, fees, transfers and corrections identifiable. Do not mix purchase-date spending and payment-date outflows in one unexplained total.

Income minus the entered outflows and savings allocations is the remaining amount within this record. It is not necessarily a bank balance, available credit, complete net worth or an amount safe to spend. Existing balances, pending transactions, omitted obligations and timing can change what is actually available.

Write refunds and corrections on a separate dated note linked to the original category. State whether the note reduces this period's recorded outflow or belongs to a different period. Retain the original amount and reason; do not quietly overwrite history. These pages organize a personal planning record, not tax or formal accounting records.

Check dates when the monthly total looks comfortable

A month can have more income than outflow and still contain a shortfall before payday. On the bill page, record due dates and expected income dates. If timing is uncertain, build a separate dated cash-flow sequence beginning with the actual amount available in the selected account.

For each event, carry forward the previous balance, add the expected receipt or subtract the expected payment, and mark estimates. For example, a fictional $300 starting balance minus a $450 bill due before the next $1,000 receipt produces a temporary negative $150; the later receipt produces $850. The end amount does not erase the earlier timing problem. This is arithmetic, not a recommendation to overdraw an account.

Check actual payment-processing rules and contact the relevant provider through a verified route if you need to discuss an obligation. This guide does not promise a fee waiver, extension or particular repayment arrangement. CFPB's toolkit offers separate bill-calendar and cash-flow tools. [R01]

Monthly Budget: write the estimate before the explanation

An estimate is your best working figure for the planning period. An actual amount is what you have recorded as happening. Neither needs a flattering explanation. Put each amount in the appropriate column, then use a note to explain uncertainty, an unusual purchase, or a change in circumstances.

Leave the difference visible when the month does not match the plan. For income, this workbook uses actual minus planned. For spending, it uses planned minus actual. Read the label rather than treating every negative number as the same kind of problem. A negative spending difference means more spending was recorded than planned; it does not explain the reason.

Use USD amounts with no more than two decimal places. Calculations in this paper edition are manual. Enter a savings transfer once in the budget. Recording the same transfer on a goal page helps you follow the goal, but it does not create a second expense. This is a planning convention in this workbook, not a rule for every accounting system.

Bill Planner: a second view, not a second total

Imagine your housing amount includes rent and your utilities amount includes electricity and internet. Bill Planner can list those same obligations so you can follow their dates. Adding its total to the budget again would count them twice.

Treat a due date, a payment instruction, and a completed payment as separate facts. Record the date you need to act, then check the available confirmation before marking the payment complete. A planned payment should not look like a verified one simply because the calendar date has passed.

The monthly total also cannot tell you whether income arrives before a particular bill. Use a dated cash-flow record when timing is the question. CFPB's toolkit distinguishes bill tracking from cash-flow planning; this workbook's monthly snapshot does not replace that timing review. [R01]

Savings Goals: describe the assumption

For this no-interest illustration, the amount still needed is the target minus the amount saved, with a completed goal treated as having nothing left to add. A simple months estimate divides the remaining amount by the intended monthly addition and rounds up to a whole month. It is an estimate based on that contribution continuing, not a promised completion date.

In Jordan's fictional example, the target is $2,000, the amount already saved is $600, and the intended monthly addition is $400. The remaining $1,400 represents three full $400 additions and a final $200. The illustration therefore spans four contribution months. No interest, withdrawal, price change, or missed addition is included.

Monthly Snapshot: read the blanks first

A blank input and a confirmed zero are different statements even when they contribute the same numerical amount to a total. A blank can mean not applicable, not entered, not known, or not yet checked. Before interpreting Monthly Snapshot, decide which meaning applies to every material blank.

This paper edition does not display automatic input warnings. Mark entries that need attention and compare them with their sources. Check amount, date and category together. Do not fill an unknown with a guessed zero. Label totals provisional when missing records could change them.

Jordan's original teaching month has $4,000 income and $2,830 recorded spending plus transfers, leaving $1,170 within that simplified record. A later-found $75 grocery receipt changes recorded spending to $2,905 and the remaining amount to $1,095. The difference is a correction to the record, not a new decision to spend money.

The monthly handoff

Save the reviewed month before starting the next one. Carry forward a decision, not an unexplained number. “Increase groceries because the complete receipts now total $555” is more useful than silently replacing $450. When the reason travels with the amount, the next review can test the decision instead of trying to reconstruct it.

Jordan: the complete teaching record

Jordan's complete fictional illustration uses USD and one simplified planning month. The listed categories are the entire teaching record; they are not a recommended household budget. Other real-world obligations are outside this example. Income is $4,000 planned and actual. Only groceries change when a $75 receipt is found. This standalone example is distinct from the spreadsheet's separate QA fixture.

Category	Planned	First actual	Corrected
Housing	1400	1400	1400
Utilities	200	200	200
Groceries	450	480	555
Transportation	250	210	210
Insurance	140	140	140
Savings allocation	400	400	400
TOTAL	2840	2830	2905

Before correction: $4,000 - $2,830 = $1,170 remaining. After correction: $4,000 - $2,905 = $1,095. Planned minus corrected outflows: $2,840 - $2,905 = -$65. Grocery difference: $450 - $555 = -$105. Transportation difference: $250 - $210 = +$40.

Try it: explain why finding the receipt changes the recorded total without creating a new purchase. Then identify one question to check before copying the corrected grocery amount into next month's plan. A reasonable answer distinguishes record correction from new spending and checks whether the purchase will recur.

MP-01 — Scope and records

Use additional copies for more entries. Link each continuation by month, worksheet code and question; carry totals once.

Month, version and date prepared

Selected account boundary and recording convention

Income records reviewed; dates and source references

Spending and transfer records reviewed; source references

Unknown, missing or not-applicable entries and their meaning

Person checking the record, next action and review date

MP-02 — Budget entries

Use additional copies for more entries. Link each continuation by month, worksheet code and question; carry totals once.

Income source/category; planned; actual; source/date

Income source/category; planned; actual; source/date

Outflow or savings category; planned; actual; source/date

Outflow or savings category; planned; actual; source/date

Income totals / outflow-and-allocation totals; completeness note

Remaining amount: income minus outflows and allocations; unresolved limits

MP-03 — Bill and timing record

Use additional copies for more entries. Link each continuation by month, worksheet code and question; carry totals once.

Bill alias, due date, expected amount and source

Budget category containing this bill; do not add it again

Expected income date and amount; uncertainty

Payment action date, method reference and responsible person

Prepared / instructed / completed / confirmed; supporting date/reference

Timing concern, provider question and follow-up date

MP-04 — Savings goal

Use additional copies for more entries. Link each continuation by month, worksheet code and question; carry totals once.

If the target is already met, record zero additional contribution months. If money is still needed and the monthly addition is zero, there is no finite contribution-month estimate under this no-interest model. Leave an unknown addition unresolved. Divide only by a known positive monthly addition; round up.

Goal, target amount and date/basis of target

Amount already saved and source/check date

Amount still needed: target minus saved, minimum zero

Intended addition per month; assumptions and interruptions

Contribution months, rounded up; no-interest assumption

Single linked budget transfer, next review and unresolved question

MP-05 — Snapshot and handoff

Use additional copies for more entries. Link each continuation by month, worksheet code and question; carry totals once.

Month/copy reference; records still missing

Planned / actual income totals and actual-minus-planned difference

Planned / actual outflows plus allocations and planned-minus-actual difference

Remaining amount and why it is not necessarily an account balance

Corrections: prior figure, new figure, reason and dated source

One decision for the next plan; owner and completion check

Sources and use notes

R01 — Consumer Financial Protection Bureau, Your Money, Your Goals toolkit. Supports the distinction between income tracking, bill calendars and cash-flow planning. DTP's wording, worksheets, arithmetic conventions and fictional examples are original adaptations, not CFPB forms or an endorsement.

https://www.consumerfinance.gov/consumer-tools/educator-tool/your-money-your-goals/toolkit/

This guide retains the original draft's opposite difference conventions: income actual minus planned; outflows planned minus actual. Read the direction beside every difference. Arithmetic was checked using exact decimal values; this does not certify an Excel file. No spreadsheet is included.

Keep this month's record and the reason for any correction. Start a new copy for the next period so an estimate does not silently replace the history.