



DIGITAL FINANCE PLANNER
UNDATED · ANY YEAR

My Monthly Budget

12 months of budget, spending and bills under control

61

linked pages

12

undated months

4

pages a month

✓ Hyperlinked on every page

✓ Any currency

✓ GoodNotes · Notability · Xodo

E

Created by Evelyn

15 years of banking experience



Monthly budget

CATEGORY	PLANNED	ACTUAL
Housing	650	650
Groceries	320	352
Fun	60	42

Needs · wants · savings



Bills & due dates

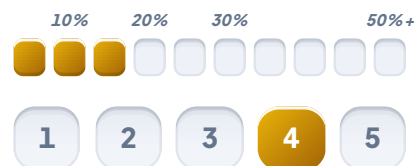


Spending log

DAY	DESCRIPTION	AMOUNT
03	Groceries	86
05	Coffee	4
08	Pharmacy	18



Monthly review



Start

My year

JAN

FEB

MAR

APR

MAY

JUN

JUL

AUG

SEP

OCT

NOV

DEC



BEFORE YOU BEGIN

How to use your planner

Open it in your notes app

Import the PDF into GoodNotes, Notability, Noteshell or Xodo (Android tablets work too). Write with a stylus or keyboard.

Do it now → Duplicate the PDF before writing: you'll keep a clean copy for next year.

Navigate with the tabs

In read-only mode, tap the tabs on the right to jump to each section and month. The "Start" tab takes you back to the index.

Do it now → In GoodNotes, switch to read-only mode (pen icon) so the tabs respond to a tap.

Pick your currency once

Write your currency in "My starting point". Every page works with dollars, euros, pesos or any currency.

Do it now → Amounts carry no symbol: it works for \$1,500 or 850,000 pesos alike.

Undated: start today

Start in whatever month you are in. Write the year at the top of each month and reuse it every year with your clean copy.

Do it now → Write the year at the top of your starting month and fill in "My starting point" today.

The ritual that works

Once a month: budget and review (30 min). Once a week: log spending and bills (10 min). Consistency beats perfection.

Do it now → Set two calendar reminders: payday (budget) and every Sunday (spending).

No guilt

A bad month doesn't erase your progress. Note what happened, adjust and keep going. This planner is about understanding your money, not judging yourself.

Do it now → Look at the filled-in examples first: you'll see how each page gets filled in.

 **A banker's tip:** write down real amounts, not ideal ones. The budget that works is the one that reflects your actual life, adjusted month after month until it fits.



Start

My year

JAN

FEB

MAR

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DEC



MY MONTHLY BUDGET

Contents



My 12 months

TAP A MONTH

January

Year ____

February

Year ____

March

Year ____

April

Year ____

May

Year ____

June

Year ____

July

Year ____

August

Year ____

September

Year ____

October

Year ____

November

Year ____

December

Year ____



Starting point



My goals



Budgeting methods



Emergency fund



Year in review



Subscription audit



Financial health check



Notes



Your recommended path

1

Starting point

Where you are today

2

Pick a method

50/30/20, zero-based or envelopes

3

Budget

At the start of each month

4

Spending & bills

10 min every week

5

Review

When the month ends



Start

My year

JAN

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