PERSONAL FINANCE • 2027

Annual Budget Planner

A simple monthly framework for spending with intention and building a healthy savings habit.

$6,800	$1,500	$1,180
Monthly income	Savings goal	Flexible spend
After tax	22% of income	Food, fun, travel

Monthly plan

Category	Planned	Actual	Difference
Housing	$2,100	$2,100	$0
Utilities	$320	$298	+$22
Food	$760	$712	+$48
Transport	$420	$445	-$25
Savings	$1,500	$1,500	$0
Lifestyle	$700	$652	+$48
Buffer	$1,000	$925	+$75

Notes

Review subscriptions each quarter, automate savings on payday, and move any monthly surplus into the travel fund.