

January 2021

Su	M	Tu	W	Th	F	Sa
					1 New Year's Day* Q1 Begins	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18 MLK Jr. Day*	19	20	21	22	23
24	25	26	27	28	29	30
31						

*Federal Holiday

Savings

	Beginning Balance	End of Month
General:		
Emergency:		
Retirement:		



“Let him who would enjoy a good future waste none of his present.”

Roger Babson

Income

Anticipated:	
Actual:	

Budget

Rent/Mortgage:	
Utilities:	
Groceries:	
Home & Pet:	

February 2021

Su	M	Tu	W	Th	F	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28						
					Don't Forget!	
					Keep an eye out for your W-2 this month.	



“Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver.”

Ayn Rand

Income

Anticipated:

Actual:

Budget

Rent/Mortgage:

Utilities:

Groceries:

Home & Pet:

Savings

Beginning Balance

End of Month

General:

Emergency:

Retirement:

March 2021

Su	M	Tu	W	Th	F	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			



“The greatest wealth is to live content with little.”

Plato

Income

Anticipated:	
Actual:	

Budget

Rent/Mortgage:	
Utilities:	
Groceries:	
Home & Pet:	

Savings

	Beginning Balance	End of Month
General:		
Emergency:		
Retirement:		



April 2021

Su	M	Tu	W	Th	F	Sa
				1 Q2 Begins	2	3
4	5	6	7	8	9	10
11	12	13	14	15 Tax Day	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	
					Don't Forget!	
					April 15th is the last day to make a 2020 IRA contribution.	



“Stay committed to your decisions, but stay flexible in your approach.”

Tony Robbins

Income

Anticipated:	
Actual:	

Budget

Rent/Mortgage:	
Utilities:	
Groceries:	
Home & Pet:	

Savings

	Beginning Balance	End of Month
General:		
Emergency:		
Retirement:		

May 2021

Su	M	Tu	W	Th	F	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31 Memorial Day*					

*Federal Holiday

Savings

	Beginning Balance	End of Month
General:		
Emergency:		
Retirement:		



“Being rich is having money;
being wealthy is having time.”

Margaret Bonanno

Income

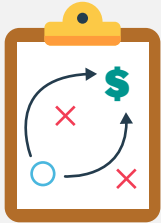
Anticipated:	
Actual:	

Budget

Rent/Mortgage:	
Utilities:	
Groceries:	
Home & Pet:	

June 2021

Su	M	Tu	W	Th	F	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			



“Money, like emotions, is something you must control to keep your life on the right track.”

Natasha Munson

Income

Anticipated:	
Actual:	

Budget

Rent/Mortgage:	
Utilities:	
Groceries:	
Home & Pet:	

Savings

	Beginning Balance	End of Month
General:		
Emergency:		
Retirement:		



July 2021

Su	M	Tu	W	Th	F	Sa
				1 Q3 Begins	2	3
4	5 Independence Day*	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
					Don't Forget!	
					The year is half over. Are your 2021 goals halfway complete?	

*Federal Holiday — Observed

Savings

	Beginning Balance	End of Month
General:		
Emergency:		
Retirement:		



“Without leaps of imagination or dreaming, we lose the excitement of possibilities. Dreaming, after all, is a form of planning.”

Gloria Steinem

Income

Anticipated:

Actual:

Budget

Rent/Mortgage:

Utilities:

Groceries:

Home & Pet:

August 2021

Su	M	Tu	W	Th	F	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				



“Stop making debt and going broke and calling that 'living'. That's not living, it's lying.”

Michelle Walker-Wade

Income

Anticipated:

Actual:

Budget

Rent/Mortgage:

Utilities:

Groceries:

Home & Pet:

Savings

Beginning Balance

End of Month

General:

Emergency:

Retirement:

September 2021

Su	M	Tu	W	Th	F	Sa
			1	2	3	4
5	6 Labor Day*	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

*Federal Holiday

Savings

	Beginning Balance	End of Month
General:		
Emergency:		
Retirement:		



“When you know the impact of little expenses, you will realise that there is nothing little in this world.”

Manoj Arora

Income

Anticipated:	
Actual:	

Budget

Rent/Mortgage:	
Utilities:	
Groceries:	
Home & Pet:	

October 2021

Su	M	Tu	W	Th	F	Sa
					1 Q4 Begins	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						



“Better to look broke and debt-free than to look good and in deep debt.”

Abdul Malik Omar

Income

Anticipated:

Actual:

Budget

Rent/Mortgage:

Utilities:

Groceries:

Home & Pet:

Savings

Beginning Balance

End of Month

General:

Emergency:

Retirement:

November 2021

Su	M	Tu	W	Th	F	Sa
t	1	2	3	4	5	6
7	8	9	10	11 Veteran's Day*	12	13
14	15	16	17	18	19	20
21	22	23	24	25 Thanksgiving*	26	27
28	29	30				
					Don't Forget!	
					The enrollment period for 2022 Affordable Care Act coverage is 11/1 - 12/15.	

*Federal Holiday

Savings		
	Beginning Balance	End of Month
General:		
Emergency:		
Retirement:		



"You've got to tell your money what to do or it will leave."

Dave Ramsey

Income

Anticipated:

Actual:

Budget

Rent/Mortgage:

Utilities:

Groceries:

Home & Pet:



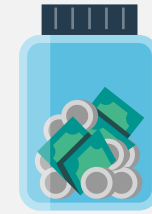
December 2021

Su	M	Tu	W	Th	F	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
					Christmas Eve*	Christmas Day
26	27	28	29	31		
				New Year's Day*		
					Don't Forget!	
					12/15 is the last day to sign up for 2022 national health insurance.	

*Federal Holiday — Observed

Savings

	Beginning Balance	End of Month
General:		
Emergency:		
Retirement:		



“Do not save what is left after spending, but spend what is left after saving.”

Warren Buffet

Income

Anticipated:	
Actual:	

Budget

Rent/Mortgage:	
Utilities:	
Groceries:	
Home & Pet:	