WEALTH
SQUADRON

THE SQUADRON PLANNER PACK

Four free printables to budget, pay off debt, save for what matters, and watch your net worth climb.

MONTHLY BUDGET PLANNER
Income, bills, and spending on one page, with the 50/30/20 check built in.

PAGE 2

DEBT SNOWBALL TRACKER
List your debts, color them in as you pay them down, and log every payment.

PAGES 3-4

SAVINGS GOAL TRACKER
A 100-box grid. Fill one in every time you save toward something you want.

PAGE 5

NET WORTH TRACKER
What you own minus what you owe, checked once a quarter, charted by you.

PAGE 6

HOW TO USE THEM

- Print at **100% (actual size)** on US Letter paper.
- Want to reuse them? Slip the pages into sheet protectors and use a dry-erase marker.
- Pair them with the free calculators at **wealthsquadron.com** to run the numbers first.

WEALTH SQUADRON

MONTH _____ YEAR _____

MONTHLY BUDGET

Fill in **Planned** on the 1st. Fill in **Actual** as the month goes. Any line that runs over? Take it from a want, not from savings.

INCOME

Take-home, after taxes

	PLANNED	ACTUAL
Paycheck 1	$	$
Paycheck 2	$	$
Side income	$	$
	$	$
TOTAL INCOME	$	$

NEEDS

Guide: 50% of income

	PLANNED	ACTUAL
Rent or mortgage	$	$
Utilities	$	$
Phone & internet	$	$
Groceries	$	$
Transportation	$	$
Insurance	$	$
Minimum debt payments	$	$
	$	$
TOTAL NEEDS	$	$

WANTS

Guide: 30%

	PLANNED	ACTUAL
Dining out	$	$
Subscriptions	$	$
Shopping	$	$
Fun & travel	$	$
Gifts	$	$
	$	$
TOTAL WANTS	$	$

SAVINGS & EXTRA DEBT

Guide: 20%

	PLANNED	ACTUAL
Emergency fund	$	$
Retirement	$	$
Savings goal	$	$
Extra debt payments	$	$
	$	$
TOTAL SAVINGS	$	$

THE MATH

TOTAL INCOME $ − NEEDS $ − WANTS $ − SAVINGS $ = LEFT TO ASSIGN $

Aim for $0: every dollar gets a job

50/30/20 CHECK Needs _____ % / 50 Wants _____ % / 30 Savings _____ % / 20

BILL DUE DATES

Write each bill on the day it's due

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	

THIS MONTH'S MONEY WIN

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WEALTH SQUADRON

STARTED _____

DEBT SNOWBALL

Small wins first. Every debt you knock out frees up money to knock out the next one, faster.

TOTAL DEBT TODAY	EXTRA I CAN ADD EACH MONTH	DEBT-FREE BY
$	$	

YOUR DEBTS, SMALLEST BALANCE FIRST

#	DEBT	BALANCE	RATE	MIN. PAYMENT	GONE
1		$	%	$	☐
2		$	%	$	☐
3		$	%	$	☐
4		$	%	$	☐
5		$	%	$	☐
6		$	%	$	☐
7		$	%	$	☐
8		$	%	$	☐

COLOR IT IN

Each box = 5% paid off

	DEBT	START	25%	50%	75%	PAID OFF
1						
2						
3						
4						
5						
6						
7						
8						

1. List every debt from the **smallest balance** to the largest.
2. Pay the minimum on all of them. Throw **every extra dollar** at #1.
3. When #1 is gone, **roll its payment** into #2. Watch the snowball grow.

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DEBT SNOWBALL LOG

Write down every payment. Seeing the balances drop is the best motivation there is.

PAYMENT LOG

DATE	DEBT	PAYMENT	EXTRA	NEW BALANCE
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$

KNOCKED OUT

- ☐ #1 gone on _____
- ☐ #2 gone on _____
- ☐ #3 gone on _____
- ☐ #4 gone on _____
- ☐ #5 gone on _____
- ☐ #6 gone on _____

WEALTH SQUADRON

STARTED _____

SAVINGS GOAL

Fill a box every time you save. Watch the grid fill up and the goal get closer.

I'M SAVING FOR _____ GOAL AMOUNT $ _____ BY (DATE) _____ EACH BOX = $ _____

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 25%	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	50 50%
51	52	53	54	55	56	57	58	59	60
61	62	63	64	65	66	67	68	69	70
71	72	73	74	75 75%	76	77	78	79	80
81	82	83	84	85	86	87	88	89	90
91	92	93	94	95	96	97	98	99	100 GOAL!

Tip: **Each box = goal ÷ 100.** Saving $5,000? Each box is $50.

Color one in every time you save.

DEPOSIT LOG

DATE	ADDED	TOTAL SAVED	DATE	ADDED	TOTAL SAVED
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$
	$	$		$	$

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YEAR _____

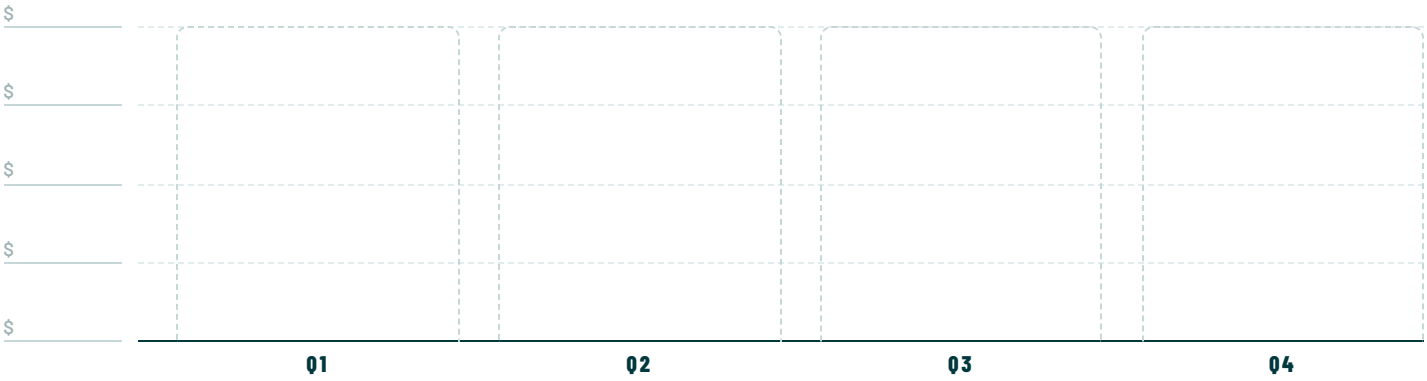
NET WORTH

What you own minus what you owe. Check in once a quarter, and watch the number climb.

	Q1	Q2	Q3	Q4
Date checked				
WHAT YOU OWN				
Checking	$	$	$	$
Savings & emergency fund	$	$	$	$
Retirement (401k, IRA)	$	$	$	$
Investments	$	$	$	$
Home value	$	$	$	$
Car value	$	$	$	$
	$	$	$	$
TOTAL OWNED	$	$	$	$
WHAT YOU OWE				
Credit cards	$	$	$	$
Car loan	$	$	$	$
Student loans	$	$	$	$
Mortgage	$	$	$	$
	$	$	$	$
TOTAL OWED	$	$	$	$
NET WORTH	$	$	$	$
Change since last check-in	$	$	$	$

WATCH IT CLIMB

Shade each bar up to your net worth



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