2027 Year at a Glance

Circle every payday and mark bill due dates.

January 2027						
S	M	T	W	T	F	S
					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						

February 2027						
S	M	T	W	T	F	S
	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						

March 2027						
S	M	T	W	T	F	S
	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			

April 2027						
S	M	T	W	T	F	S
				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	

May 2027						
S	M	T	W	T	F	S
						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					

June 2027						
S	M	T	W	T	F	S
		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			

July 2027						
S	M	T	W	T	F	S
				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

August 2027						
S	M	T	W	T	F	S
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				

September 2027						
S	M	T	W	T	F	S
			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		

October 2027						
S	M	T	W	T	F	S
					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						

November 2027						
S	M	T	W	T	F	S
	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				

December 2027						
S	M	T	W	T	F	S
			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	

2027 Goals & Key Numbers

Pick up to three goals.

Goal	Target $	By when	Per month

Official 2027 numbers (as of November 16, 2026)

Item	2027	Source
HSA limit, self-only / family	$4,500 / $9,000	IRS Rev. Proc. 2026-24
Social Security COLA	3.6%	SSA, Oct 14, 2026
Social Security taxable wage base	$192,300	SSA, Federal Register
401(k) / 403(b) / TSP employee limit	$25,500	IRS Notice 2026-66
401(k) catch-up, 50+ (ages 60–63)	$8,500 ($11,750)	IRS Notice 2026-66
IRA limit (catch-up 50+)	$7,500 (+$1,100)	IRS Notice 2026-66
Standard deduction, single / joint / HOH	$16,600 / $33,200 / $24,925	IRS Rev. Proc. 2026-35

Notes

Bills & Due Dates

Every fixed bill. Check the box if it is on autopay.

Bill	Amount	Due day	Autopay ☐	Account / notes

Sinking Funds

Once-a-year bill ÷ months until due = monthly amount. Example: $360 due in December = $30 a month from January.

Fund	Goal	Due	/mo	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

January 2027 Budget

Take-home pay first, then give every dollar a job.

Income	Date	Planned	Actual
Extra paycheck (3-payday month)			
Total income			

Fixed bills

Bill	Due	Planned	Actual

Sinking funds & savings

Item	Planned	Actual

Flexible spending

Category	Planned	Actual
Groceries		
Gas / transport		
Fun money		

Check

Income − everything planned =	$

February 2027 Budget

Take-home pay first, then give every dollar a job.

Income	Date	Planned	Actual
Extra paycheck (3-payday month)			
Total income			

Fixed bills

Bill	Due	Planned	Actual

Sinking funds & savings

Item	Planned	Actual

Flexible spending

Category	Planned	Actual
Groceries		
Gas / transport		
Fun money		

Check

Income − everything planned =	$

March 2027 Budget

Take-home pay first, then give every dollar a job.

Income	Date	Planned	Actual
Extra paycheck (3-payday month)			
Total income			

Fixed bills

Bill	Due	Planned	Actual

Sinking funds & savings

Item	Planned	Actual

Flexible spending

Category	Planned	Actual
Groceries		
Gas / transport		
Fun money		

Check

Income − everything planned =	$

April 2027 Budget

Take-home pay first, then give every dollar a job.

Income	Date	Planned	Actual
Extra paycheck (3-payday month)			
Total income			

Fixed bills

Bill	Due	Planned	Actual

Sinking funds & savings

Item	Planned	Actual

Flexible spending

Category	Planned	Actual
Groceries		
Gas / transport		
Fun money		

Check

Income − everything planned =	$

May 2027 Budget

Take-home pay first, then give every dollar a job.

Income	Date	Planned	Actual
Extra paycheck (3-payday month)			
Total income			

Fixed bills

Bill	Due	Planned	Actual

Sinking funds & savings

Item	Planned	Actual

Flexible spending

Category	Planned	Actual
Groceries		
Gas / transport		
Fun money		

Check

Income − everything planned =	$

June 2027 Budget

Take-home pay first, then give every dollar a job.

Income	Date	Planned	Actual
Extra paycheck (3-payday month)			
Total income			

Fixed bills

Bill	Due	Planned	Actual

Sinking funds & savings

Item	Planned	Actual

Flexible spending

Category	Planned	Actual
Groceries		
Gas / transport		
Fun money		

Check

Income − everything planned =	$

July 2027 Budget

Take-home pay first, then give every dollar a job.

Income	Date	Planned	Actual
Extra paycheck (3-payday month)			
Total income			

Fixed bills

Bill	Due	Planned	Actual

Sinking funds & savings

Item	Planned	Actual

Flexible spending

Category	Planned	Actual
Groceries		
Gas / transport		
Fun money		

Check

Income − everything planned =	$

August 2027 Budget

Take-home pay first, then give every dollar a job.

Income	Date	Planned	Actual
Extra paycheck (3-payday month)			
Total income			

Fixed bills

Bill	Due	Planned	Actual

Sinking funds & savings

Item	Planned	Actual

Flexible spending

Category	Planned	Actual
Groceries		
Gas / transport		
Fun money		

Check

Income − everything planned =	$

September 2027 Budget

Take-home pay first, then give every dollar a job.

Income	Date	Planned	Actual
Extra paycheck (3-payday month)			
Total income			

Fixed bills

Bill	Due	Planned	Actual

Sinking funds & savings

Item	Planned	Actual

Flexible spending

Category	Planned	Actual
Groceries		
Gas / transport		
Fun money		

Check

Income − everything planned =	$

October 2027 Budget

Take-home pay first, then give every dollar a job.

Income	Date	Planned	Actual
Extra paycheck (3-payday month)			
Total income			

Fixed bills

Bill	Due	Planned	Actual

Sinking funds & savings

Item	Planned	Actual

Flexible spending

Category	Planned	Actual
Groceries		
Gas / transport		
Fun money		

Check

Income − everything planned =	$

November 2027 Budget

Take-home pay first, then give every dollar a job.

Income	Date	Planned	Actual
Extra paycheck (3-payday month)			
Total income			

Fixed bills

Bill	Due	Planned	Actual

Sinking funds & savings

Item	Planned	Actual

Flexible spending

Category	Planned	Actual
Groceries		
Gas / transport		
Fun money		

Check

Income − everything planned =	$

December 2027 Budget

Take-home pay first, then give every dollar a job.

Income	Date	Planned	Actual
Extra paycheck (3-payday month)			
Total income			

Fixed bills

Bill	Due	Planned	Actual

Sinking funds & savings

Item	Planned	Actual

Flexible spending

Category	Planned	Actual
Groceries		
Gas / transport		
Fun money		

Check

Income − everything planned =	$

Savings Tracker

Log each deposit toward your goals.

Date	Goal	Deposit	Running total