FREE PRINTABLE · 2027

Free 2027 savings challenges + a printable cash envelope

Real pages from our Cash Envelope Budget Planner 2027: the method in 5 steps, one foldable envelope and two savings challenges.

Inside this sample

- The cash envelope method in 5 steps.
- One foldable envelope (Groceries & Household): cut, fold, glue.
- The 52-week savings challenge ($1 in week 1, up to $52 in week 52).
- The 30-day no-spend challenge.
- Last page: the full planner (13 envelopes, 12 monthly trackers, 6 challenges, spreadsheet).

Printing

Print at 100% / "actual size" (not "fit to page") so the envelope folds correctly.
Page numbers are those of the full planner, so you can see where each page comes from.

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HOW IT WORKS

The cash envelope method in 5 steps

The whole idea fits in one sentence: **you only spend money that was planned for it.** Every spending category has its own envelope and its own amount for the month.

1 **List my income**
Salary, side income, benefits: everything that comes in this month. That is your starting point, the amount to assign.

2 **List my expenses**
Essentials first (housing, bills, groceries, transport), then the rest: fun, clothing, gifts...

3 **Give every unit of money a job**
I split all of my income between the envelopes until “left to assign” reaches 0 — a zero-based budget.

4 **Spend from the envelope**
Groceries are paid from the “Groceries” envelope. When it is empty, I stop... or I move money from another envelope, on purpose.

5 **Review the month**
At the end of the month I check what is left. The extra goes into the “Savings Goal” envelope or rolls over to next month.

GOLDEN RULE #1

No envelope, no spending.
Every expense has a place in an envelope, even the small ones.

GOLDEN RULE #2

An empty envelope is respected.
If you move money, write it down: it is a choice, not a slip.

GOLDEN RULE #3

Pay yourself first.
Savings are set aside at the start of the month, not from the leftovers.

With cash

Withdraw the planned amount at the start of the month and put the notes in each envelope. When you pay, take the matching envelope: you see what is left at a glance.

Cashless

For automatic payments or card purchases, the envelope becomes a tracking sheet: write each expense and the balance, or use the companion spreadsheet that calculates it for you.

ENVELOPE 01 / 13

Groceries & Household

Solid: cut · Dashed: fold backward · Grey: glue



Tip · Make a list before every shopping trip and leave the card at home: only the cash in this envelope goes with you.

SAVINGS CHALLENGE 1 / 6

The 52-week challenge

1,378
at the finish line

Week 1, I set aside 1. Week 2, 2. Week 3, 3... up to 52 in the last week. I colour each circle as soon as the money is in my "Savings Goal" envelope. *Amounts are in your own currency.*

1 wk 1	2 wk 2	3 wk 3	4 wk 4	5 wk 5	6 wk 6	7 wk 7	8 wk 8
9 wk 9	10 wk 10	11 wk 11	12 wk 12	13 wk 13	14 wk 14	15 wk 15	16 wk 16
17 wk 17	18 wk 18	19 wk 19	20 wk 20	21 wk 21	22 wk 22	23 wk 23	24 wk 24
25 wk 25	26 wk 26	27 wk 27	28 wk 28	29 wk 29	30 wk 30	31 wk 31	32 wk 32
33 wk 33	34 wk 34	35 wk 35	36 wk 36	37 wk 37	38 wk 38	39 wk 39	40 wk 40
41 wk 41	42 wk 42	43 wk 43	44 wk 44	45 wk 45	46 wk 46	47 wk 47	48 wk 48
49 wk 49	50 wk 50	51 wk 51	52 wk 52				

Easy January version: do the challenge in reverse, starting with 52 while motivation is high, or check the circles in any order that suits you. The total stays the same.

STARTED ON _____

FINISHED ON _____

WHAT I'M SAVING FOR _____

SAVINGS CHALLENGE 5 / 6

30-day no-spend challenge

... at the finish line

For 30 days I only pay for essentials: housing, bills, basic groceries, transport. Each successful day I colour the box and, if I like, write the amount I would have spent. The total goes into my savings. *Amounts are in your own currency.*

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

STILL ALLOWED

TOTAL SAVED IN 30 DAYS

STARTED ON

FINISHED ON

WHAT I'M SAVING FOR

The full 2027 planner

13 foldable envelopes, a 2027 calendar, sinking funds, 12 monthly trackers, 6 savings challenges, a year in review and an Excel / Google Sheets budget. Color + ink-saver.

Cash Envelope Budget Planner 2027

Printable envelopes, trackers and challenges + budget spreadsheet.

See it on Etsy ›

Digital download · US Letter + A4

`bonaprostudio.etsy.com/listing/4617696517`

2027 Planner, printable and digital

Weekly planner with budget spreadsheet, goals and habit tracker.

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