November 2026

23 items this month
Balances start Nov 1, 2026 at $3,200

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 $1,550 Rent −$1,650	**2** $1,400 Groceries −$150	**3** $1,315 Phone bill −$85	**4** $1,315	**5** $1,173 Car insurance −$142	**6** $3,323 Paycheck +$2,150	**7** $3,268 Gas −$55
8 $3,198 Internet −$70	**9** $3,048 Groceries −$150	**10** $3,048	**11** $3,048	**12** $3,025 Streaming −$23	**13** $3,025	**14** $2,770 Gas −$55 Transfer to savings...
15 $2,345 Car payment −$425	**16** $2,195 Groceries −$150	**17** $2,195	**18** $2,085 Electric −$110	**19** $2,085	**20** $4,095 Paycheck +$2,150 Visa minimum −$140	**21** $4,040 Gas −$55
22 $4,040	**23** $3,890 Groceries −$150	**24** $3,890	**25** $3,670 Mastercard minim...	**26** $3,550 Thanksgiving dinn...	**27** $3,550	**28** $3,455 Gas −$55 Gym −$40
29 $3,455	**30** $3,305 Groceries −$150	**1** $1,655 Rent −$1,650	**2** $1,655	**3** $1,570 Phone bill −$85	**4** $3,720 Paycheck +$2,150	**5** $3,523 Car insurance −$142 Gas −$55

Starting balance **$3,200** | Money in **+$4,300** | Money out **−$4,195** | Ending balance **$3,305**

This month

ON SPECIFIC DAYS

- **Nov 26** Thanksgiving dinner **−$120**

REPEATING

- Rent — Monthly on day 1 — **−$1,650**
- Groceries — Weekly on Monday — **−$150**
- Phone bill — Monthly on day 3 — **−$85**
- Car insurance — Monthly on day 5 — **−$142**
- Paycheck — Every 2 weeks on Friday — **+$2,150**
- Gas — Weekly on Saturday — **−$55**
- Internet — Monthly on day 8 — **−$70**
- Streaming — Monthly on day 12 — **−$23**
- Transfer to savings — Monthly on day 14 — **−$200**
- Car payment — Monthly on day 15 — **−$425**
- Electric — Monthly on day 18 — **−$110**
- Visa minimum — Monthly on day 20 — **−$140**
- Mastercard minimum — Monthly on day 25 — **−$220**
- Gym — Monthly on day 28 — **−$40**

December 2026

25 items this month
Balances start Nov 1, 2026 at $3,200

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29 $3,455	30 $3,305 Groceries −$150	1 $1,655 Rent −$1,650	2 $1,655	3 $1,570 Phone bill −$85	4 $3,720 Paycheck +$2,150	5 $3,523 Car insurance −$142 Gas −$55
6 $3,523	7 $3,373 Groceries −$150	8 $3,303 Internet −$70	9 $3,243 2:30p Dentist −$60	10 $3,243	11 $3,243	12 $2,865 Gas −$55 Holiday gifts −$300 Streaming −$23
13 $2,865	14 $2,515 Groceries −$150 Transfer to savings...	15 $2,090 Car payment −$425	16 $2,090	17 $2,090	18 $4,130 Electric −$110 Paycheck +$2,150	19 $4,030 Gas −$55 Holiday party −$45
20 $3,890 Visa minimum −$140	21 $3,740 Groceries −$150	22 $3,740	23 $3,740	24 $3,740	25 $3,520 Christmas Mastercard minim...	26 $3,465 Gas −$55
27 $3,465	28 $3,275 Groceries −$150 Gym −$40	29 $3,275	30 $3,275	31 $3,275	1 $3,775 New Year's Day Paycheck +$2,150 Rent −$1,650	2 $3,720 Gas −$55

Starting balance **$3,305** | Money in **+$4,300** | Money out **−$4,330** | Ending balance **$3,275**

This month

ON SPECIFIC DAYS

- **Dec 9** Dentist, 2:30 PM — **−$60**
- **Dec 12** Holiday gifts — **−$300**
- **Dec 19** Holiday party — **−$45**

REPEATING

- Rent — Monthly on day 1 — **−$1,650**
- Groceries — Weekly on Monday — **−$150**
- Phone bill — Monthly on day 3 — **−$85**
- Car insurance — Monthly on day 5 — **−$142**
- Paycheck — Every 2 weeks on Friday — **+$2,150**
- Gas — Weekly on Saturday — **−$55**
- Internet — Monthly on day 8 — **−$70**
- Streaming — Monthly on day 12 — **−$23**
- Transfer to savings — Monthly on day 14 — **−$200**
- Car payment — Monthly on day 15 — **−$425**
- Electric — Monthly on day 18 — **−$110**
- Visa minimum — Monthly on day 20 — **−$140**
- Christmas — Yearly on December 25

+2 more repeating

January 2027

28 items this month
Balances start Nov 1, 2026 at $3,200

Sun	Mon	Tue	Wed	Thu	Fri	Sat
27 $3,465	28 $3,275 Groceries −$150 Gym −$40	29 $3,275	30 $3,275	31 $3,275	1 $3,775 New Year's Day Paycheck +$2,150 Rent −$1,650	2 $3,720 Gas −$55
3 $3,635 Phone bill −$85	4 $3,485 Groceries −$150	5 $3,343 Car insurance −$142	6 $3,343	7 $3,343	8 $3,273 Internet −$70	9 $3,218 Gas −$55
10 $3,218	11 $3,068 Groceries −$150	12 $3,045 Streaming −$23	13 $3,045	14 $2,845 Transfer to savings...	15 $5,000 Car payment −$425 Car registration −$... Paycheck +$2,150 Tax refund (estima...	16 $4,945 Gas −$55
17 $4,945	18 $4,685 Electric −$110 Groceries −$150	19 $4,685	20 $4,545 Visa minimum −$140	21 $4,545	22 $4,465 Oil change −$80	23 $4,410 Gas −$55
24 $4,410	25 $4,040 Groceries −$150 Mastercard minim...	26 $4,040	27 $4,040	28 $4,000 Gym −$40	29 $6,051 Annual software re... Paycheck +$2,150	30 $5,996 Gas −$55
31 $5,996	1 $4,196 Groceries −$150 Rent −$1,650	2 $4,196	3 $4,111 Phone bill −$85	4 $4,111	5 $3,969 Car insurance −$142	6 $3,914 Gas −$55

Starting balance **$3,275** | Money in **+$7,090** | Money out **−$4,369** | Ending balance **$5,996**

This month

ON SPECIFIC DAYS

Jan 15	Car registration	**−$210**
Jan 15	Tax refund (estimate)	**+$640**
Jan 22	Oil change	**−$80**
Jan 29	Annual software renewal	**−$99**

REPEATING

New Year's Day Yearly on January 1	
Rent Monthly on day 1	**−$1,650**
Groceries Weekly on Monday	**−$150**
Phone bill Monthly on day 3	**−$85**
Car insurance Monthly on day 5	**−$142**
Paycheck Every 2 weeks on Friday	**+$2,150**
Gas Weekly on Saturday	**−$55**
Internet Monthly on day 8	**−$70**
Streaming Monthly on day 12	**−$23**
Transfer to savings Monthly on day 14	**−$200**
Car payment Monthly on day 15	**−$425**
Electric Monthly on day 18	**−$110**
Visa minimum Monthly on day 20	**−$140**

+2 more repeating