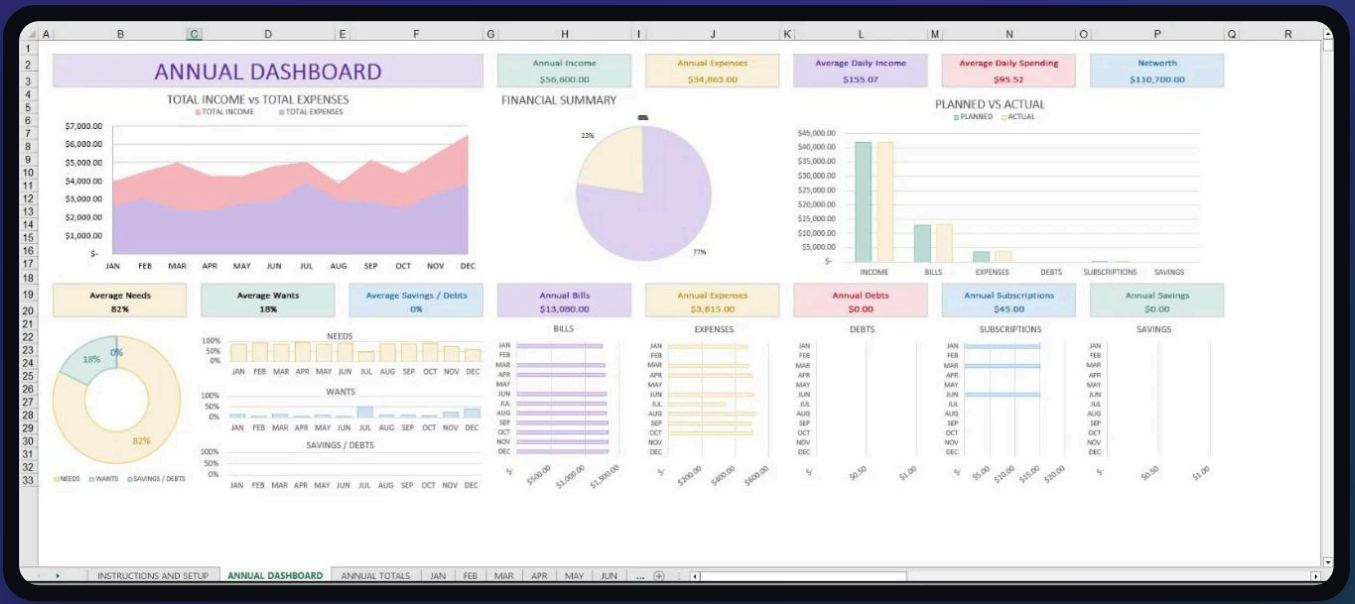
SoftwareSelects

Review & Setup Guide · November 26, 2026

Annual Budget Planner 2026 Review: An Automated Excel Budget With Dashboards

A pre-built Excel budgeting system for 2026 with annual and monthly dashboards, a bill calendar, debt snowball, emergency and sinking funds, investment and home-affordability calculators and a net worth tracker — plus 7 extras, $47 one-time.



PRICE
$47 one-time
€42.98 incl. VAT in the EU

FORMAT
Excel workbooks (.xlsx)
+ Google Sheets, PDF, video

YOU NEED
Excel or a compatible app
Google account for the trackers

BEST FOR
Households & freelancers
who budget month by month

By Serkan Fatih Gökdemir · SoftwareSelects

OUR VERDICT

A complete money dashboard for people who like spreadsheets

Top pick budget planner

Annual Budget Planner 2026 is a ready-made Excel system: you type your planned and actual income, bills and expenses into each month, and the dashboards draw the picture — planned vs actual, needs vs wants, cash flow, bills on a calendar, and your yearly totals and net worth. Around that core sit the tools people usually build for themselves and never finish: a debt snowball, emergency and sinking funds, an investment projection and a home-affordability calculator. The seller shows real screenshots of the files, a pre-filled example workbook makes it easy to understand, and a separate Budget-by-Paycheck workbook suits people paid weekly or bi-weekly. For a one-time $47 — no subscription — it is a practical alternative to monthly budgeting apps.

What we like

- **Everything in one workbook.** Monthly budgets, annual totals, bills, savings, debt and net worth, all linked.
- **Dashboards that update themselves.** Enter numbers once; charts for planned vs actual and needs vs wants follow.
- **Learn from a filled-in example.** A pre-filled example version shows how every sheet looks with data.
- **Paycheck budgeting too.** A separate Budget by Paycheck 2026 workbook for weekly or bi-weekly pay.
- **No subscription, your data stays yours.** Excel files on your own computer instead of a monthly app.
- **Real screenshots, clear offer.** The seller lists all 8 resources and shows the actual files.

Good to know

- **You enter the numbers.** It does not connect to your bank; you type or paste transactions yourself.
- **Built for Excel.** The main planner is an .xlsx workbook; other apps may show charts or formulas differently.
- **Some extras are filler.** The 25K+ ChatGPT prompt library and habit tracker are bonuses, not the reason to buy.
- **Check the refund period.** The order form does not show a guarantee badge; refunds follow the return period on your Digistore24 order.

WHAT'S INSIDE

One Excel system, eight resources

What you receive, as listed by the seller. The Annual Budget Planner 2026 workbook is the main product; the rest are included extras.

Budget & cash flow

Annual dashboard
Income, expenses, planned vs actual, net worth

12 monthly dashboards
Planned and actual income, bills, expenses, debts, savings

Annual totals
All months in one yearly summary

Bill calendar
Recurring income and bills on a dated calendar

Goals & calculators

Debt snowball
Balances, interest, debt-free dates

Emergency & sinking funds
Targets, monthly amounts, progress

Investment calculator
Contributions, horizon, projected balance

Home affordability & net worth
What you can afford; assets vs liabilities

Included extras

Example version + Budget by Paycheck
Pre-filled workbook; paycheck-based budgeting

Google Sheets trackers
Finance tracker and habit tracker

Financial Freedom e-book
50/30/20 rule, debt, sinking funds, goals

Video tutorial + prompts
Walkthrough of the files; 25K+ ChatGPT prompts

Good to know: the planner organises and calculates the numbers you enter — it is a tool, not financial advice. Results depend on the information you put in and how regularly you update it.

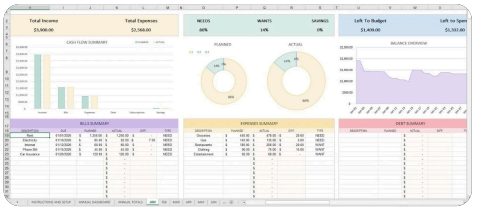
HOW IT WORKS

From empty workbook to a clear money picture

1

Plan each month

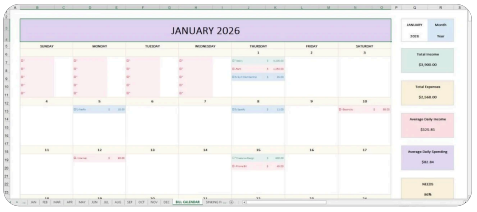
In each month's sheet enter planned income, bills, expenses, debts and savings, then add the actual amounts as the month goes on. The month dashboard shows cash flow, left to budget and needs vs wants.



2

See your bills on a calendar

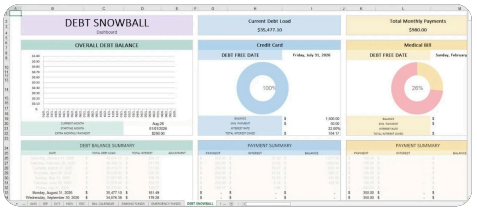
Recurring income and bills appear on a dated monthly calendar, with total income, expenses and daily averages beside it — so due dates never surprise you.



3

Pay off debt and build savings

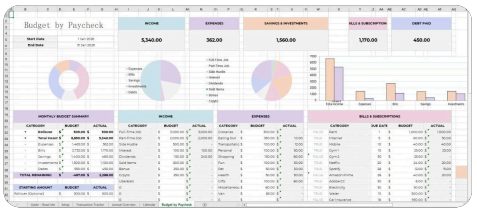
The debt snowball dashboard tracks balances, minimum payments and interest and shows a debt-free date for each debt; emergency and sinking funds track your savings goals.



4

Budget by paycheck if you prefer

Paid weekly or bi-weekly? The separate Budget by Paycheck 2026 workbook plans each paycheck against income, expenses, bills, savings, investments and debt.



PRICING

One payment, no subscription

The complete bundle is a one-time purchase through Digistore24. Prices from the order form; VAT is included for EU buyers.

All 8 resources

Annual Budget Planner 2026 bundle

$47 one-time

Digital download — no physical planner is shipped.

- Annual Budget Planner 2026 Excel system
- Example version + Budget by Paycheck 2026
- Google Sheets finance and habit trackers
- Financial Freedom e-book, video tutorial, 25K+ prompts
- No subscription or recurring fees

In the EU the order form shows €42.98 including VAT. Refunds are handled by Digistore24 according to the return period shown on your order form and in your order confirmation e-mail.

HOW TO TRY IT

Get started with Annual Budget Planner 2026 in 4 steps

1
Buy the bundle
$47 once through Digistore24.

2
Open the example
See every dashboard filled with sample data.

3
Plan this month
Enter your income, bills and expenses.

4
Track and review
Add actuals weekly and review at month end.

Buying safely: checkout, payment and refunds are handled by Digistore24. Your order confirmation e-mail shows the return period that applies and has a “May I cancel my order and get a refund?” link. The planner is a tool for organising your money, not financial advice.

SETUP GUIDE

Setting up Annual Budget Planner 2026

Set aside about an hour for the first setup. After that, a few minutes a week keeps the dashboards up to date.

1 Buy and download the files

Check out through Digistore24 ($47 one-time). After payment, follow the delivery instructions to download the files, and keep the order confirmation e-mail.

- Save all files in one folder, for example “Budget 2026”, and back it up (cloud drive or USB stick).
- If the download is a ZIP file, right-click it → **Extract All...** before opening anything.

2 Watch the video tutorial first

The included video walks through the files. Ten minutes here saves a lot of guessing later.

3 Open the example version

Open **Example Version Planner 2026** to see how every sheet looks with data — the annual dashboard, monthly sheets, bill calendar, debt snowball and funds.

- Keep the example as a reference; do your real budget in the main planner.

4 Open the main planner and enable editing

Open **Annual Budget Planner 2026** in Excel. If a yellow **Protected View** bar appears, click **Enable Editing** so the formulas and charts can update.

- Start with the **INSTRUCTIONS AND SETUP** sheet and fill in what it asks for.
- Save a copy first (File → Save As) so you always have a clean version.

💡 Type only in the input cells; leave the cells with formulas alone so the dashboards keep working.

5

Plan January

In the **JAN** sheet enter your **planned** income, bills (rent, electricity, internet, phone, insurance...), expenses, debt payments and savings, with due dates.

- Mark each bill and expense as a need or a want so the needs/wants charts work.
- Use our 50/30/20 calculator above for a starting split.

6

Add actuals as the month goes

Once or twice a week, enter what you actually earned and spent. The month dashboard shows planned vs actual, left to budget and left to spend.

- Check the **BILL CALENDAR** sheet to see upcoming due dates.

7

Set your goals

Fill in the **SINKING FUNDS**, **EMERGENCY FUNDS** and **DEBT SNOWBALL** sheets with your balances, interest rates and targets; add assets and liabilities to the net worth tracker.

- Our emergency fund and snowball calculators above follow the same logic.

8

Review monthly, then copy forward

At month end look at the **ANNUAL DASHBOARD** and **ANNUAL TOTALS**, then plan the next month — most bills repeat, so it gets quicker every month.

- Using the Google Sheets trackers? Open their links while signed in to Google and choose **File → Make a copy** if asked, so you get your own editable version.

OPTIONAL

Which file for which job

The bundle has several workbooks. Start with the one that matches how you get paid and what you want to track.

Monthly salary

1. Use the main **Annual Budget Planner 2026**.
2. Plan each month in its sheet; check the bill calendar.
3. Review the annual dashboard at month end.

The core system for most households.

Weekly or bi-weekly pay

1. Use **Budget by Paycheck 2026**.
2. Set start and end dates and plan each paycheck.
3. Track budget vs actual for bills, savings and debt.

Separate Excel workbook.

Mostly on your phone

1. Use the **Finance Tracker** in Google Sheets.
2. Make your own copy while signed in to Google.
3. Log income and expenses by category.

Google account needed.

Six things worth knowing

Example first
Open the pre-filled example before entering real numbers.

Enable Editing
Click it in Protected View or the dashboards will not update.

Input cells only
Don’t type over formula cells.

Back up
Keep a clean copy and save your file in two places.

Needs vs wants
Tag every bill and expense to get the split charts.

A tool, not advice
It organises your numbers; decisions stay yours.

PRINT & TICK

Your Annual Budget Planner 2026 setup checklist

Tick each step as you go. The first setup takes about an hour.

- [ ] Buy and download the files
- [ ] Watch the video tutorial first
- [ ] Open the example version
- [ ] Open the main planner and enable editing
- [ ] Plan January
- [ ] Add actuals as the month goes
- [ ] Set your goals
- [ ] Review monthly, then copy forward

Good to know: sheet names above are from the seller's screenshots of the files (November 2026) and can differ slightly in your download. Our assistant can walk you through each step.

YOUR FIRST MONTH

Get the most out of the planner

Day 1	Watch the tutorial, open the example version and set up the INSTRUCTIONS sheet.
Week 1	Plan January (or the current month) with all bills and their due dates.
Weeks 2–4	Add actual spending twice a week and watch planned vs actual.
Month end	Review the annual dashboard, set debt and savings goals and plan the next month.

FAQ

Quick answers

What is Annual Budget Planner 2026?

It is a digital bundle built around an automated Excel budgeting system for 2026, with annual and monthly dashboards, a bill calendar and tools for debt payoff, emergency and sinking funds, investing, home affordability and net worth.

What exactly do I receive?

Eight digital resources: the Annual Budget Planner 2026 workbook, a pre-filled example version, Budget by Paycheck 2026, a Google Sheets finance tracker, a Google Sheets habit tracker, a Financial Freedom PDF e-book, a 25K+ ChatGPT prompt library and a video tutorial.

Is it a subscription?

No. It is a one-time payment of $47 (€42.98 including VAT in the EU), with no recurring fees.

Is it a physical planner?

No. It is a digital download; nothing is shipped.

What software do I need?

A spreadsheet app that opens Excel workbooks (.xlsx) for the main planner, a Google account for the Google Sheets trackers, and a device that opens PDFs and plays video.

Does it connect to my bank?

No. You enter or paste your income and spending yourself; the workbook does the calculations and charts.



Serkan Fatih Gökdemir

Founder and Editor, SoftwareSelects

Serkan builds websites, WordPress plugins and online tools himself and checks every detail — what a product does, what it costs, the refund terms and who it suits.

Questions? Ask our assistant

Open softwareselects.com/business-productivity/annual-budget-planner-2026/ and click “Ask about Annual Budget Planner 2026” — it answers in seconds.

Sources: the seller’s Annual Budget Planner 2026 sales page, the Digistore24 order form and the Digistore24 listing, checked on November 26, 2026. Screenshots are the seller’s images of the actual files, with example data. Details can change — always confirm the price and refund terms at checkout. SoftwareSelects may earn a commission from purchases made through our assistant’s links, at no extra cost to you. © SoftwareSelects