VYR-FREE-BUDGET-01 · Companion guide · free · a VyRal Dynasty product

Free Budget Planner — *companion guide*

Build a budget you'll actually keep, find the leaks, and pick the fastest way out of debt.

Build it in four passes

1. **Money in.** Every paycheck at the amount that actually lands in your account, and how often it comes. Weekly pay is × 52 ÷ 12; every-two-weeks pay is × 26 ÷ 12 — that's why some months feel like they have a third paycheck.
2. **Money out.** Pull up last month's bank and card statements and go line by line. Mark each one a need, a want or savings.
3. **Once-a-year bills.** Car tags, yearly insurance, school costs, holidays. Add them up for the year — the planner divides by 12 so you set it aside each month.
4. **Give every dollar a job.** Whatever is “not yet given a job” goes to savings or extra debt payments, on purpose.

The leak checklist

- ☐ Every subscription — would I sign up again today, at today's price?
- ☐ Overdraft, late and ATM fees — what caused each one?
- ☐ Interest charged last month on every card and loan
- ☐ Phone, internet and insurance — when did the price last go up?
- ☐ “Free trials” that turned into payments
- ☐ Two services doing the same job

Getting out of debt: two methods

Avalanche — pay every minimum, then put all your extra on the debt with the highest interest rate. When it's gone, roll its whole payment into the next-highest rate. Least interest, every time the rates differ.

Snowball — same, but put the extra on the smallest balance first. You pay a little more interest; you get the first win sooner, and for a lot of people that's what keeps them going.

Worked example EXAMPLE

Debt	Balance	APR	Minimum
Card A	$4,000	24.99%	$120
Card B	$1,200	19.99%	$40
Car loan	$9,000	7.50%	$280

Extra each month: $200, on top of $440 in minimums.

Method	Debt-free	Interest paid	First debt gone
Avalanche	26 months	$1,868.59	Card A, month 15
Snowball	26 months	$1,936.60	Card B, month 6
Minimums only	58 months	$4,453.09	Car loan, month 36

All CALCULATED with the same math the planner uses: interest monthly at APR ÷ 12, minimums first, freed payments rolled forward, no new charges. Here avalanche saves $68.01 over snowball; either one saves $2,516.49 or more over minimums only and gets you out 32 months sooner.

When the planner says “never”

If a minimum payment is smaller than the interest charged each month, that debt never gets paid off at that payment. Call the lender, ask about a lower rate or a hardship plan, and put your extra there first.

What the market charges for budgeting VERIFIED 11 Nov 2026

App	Price
YNAB	$14.99 a month or $109 a year, no free tier
Monarch Money	$14.99 a month or $99.99 a year
EveryDollar	Free manual plan; Premium $79.99 a year
Copilot Money	$13 a month or $95 a year
Rocket Money	Free plan; Premium $7–$14 a month

Sources: getfinny.app, toolradar.com, envelopebudgeting.com, read 11 November 2026.

Where this leads next

TrueNET at truenetapp.com — what actually went out, and what you've really got. **LeakReceipts at Home** — the free Starter. **Retirement Savings Calculator** and **Compound Interest Calculator** on the VyRal shelf.

Questions — support@vyraldynasty.com
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Educational only. Not legal, tax, credit or financial advice. No income, score or result promised, projected or implied.
Refund policy · Privacy policy · Terms
Runs on VyRal OS — the VyRal operating system
Built with AI from sourced research and checked against those sources on 11 November 2026. AI can make mistakes — check anything important against the source printed beside it before you act. Vera is here 24/7 at vyralmall.com.
WE WALK BY FAITH NOT BY SIGHT — 2 Corinthians 5:7