BLOOM & BUDGET

Monthly budget

Print one per month. Fill in planned first, actual as the month goes.

Month: _____ Year: _____

	PLANNED	ACTUAL
INCOME		
Take-home pay (after tax)		
Other income (side work, gifts)		
Total income		
THE FOUR WALLS		
Rent / mortgage		
Utilities (power, water, internet)		
Groceries		
Transport (fuel, transit, parking)		
Minimum debt payments		
Total fixed costs		
FLEXIBLE SPENDING		
Fun money		
Eating out and coffee		
Shopping and personal care		
Subscriptions		
Everything else		
Total flexible		
SAVINGS AND SINKING FUNDS		
Emergency fund		
Sinking funds (travel, gifts, repairs)		
Long-term savings / retirement		
Total saved		

THE ONLY THREE NUMBERS THAT MATTER

Total income	what actually lands in your account	_____
Total planned spending	fixed costs + flexible spending	_____
Left over	income minus planned spending. If it is negative, cut flexible first.	_____

"A budget is a permission slip, not a punishment."

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Ten minutes, in this order

Do these once and the month mostly runs itself.

- [ ] **1. Write your take-home pay, not your salary.**
  The number that lands in the account after tax, not the one in the offer letter.

- [ ] **2. Fill the four walls first.**
  Rent, utilities, groceries, transport, minimum debt payments. These come before anything fun.

- [ ] **3. Choose the savings number before the spending number.**
  A fixed transfer on payday. Decide it once, then stop deciding.

- [ ] **4. Give the rest a job.**
  Weekly spending, one guilt-free treat, a small buffer for whatever you forgot.

- [ ] **5. Write down what actually happened.**
  The gap between planned and actual is the whole lesson. No shame in the gap.

SET UP TWO AUTOMATIC TRANSFERS

1. Payday: a fixed amount to savings. Even $20. Small and automatic beats big and imagined.
2. Payday: your weekly spending amount to a separate card or account. Weekly, not monthly.

Once both run on their own, budgeting stops needing willpower.

ONE QUESTION BEFORE YOU SPEND

“Is this already in the plan?”

If yes, spend it happily. If no, either move money from another line or skip it. Both answers are fine.

KEEP GOING

Print a fresh copy each month, or reuse one with a pencil. Track only the four walls and the savings transfer if a full worksheet feels like too much at first. That is already most of the work.

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