

The Simple One-Page Budget Worksheet

Purpose: Create clarity, reduce stress, and build margin — without micromanaging.

Monthly Income (Conservative Estimate)

Source	Amount
Primary Income	
Other Income	
Total Monthly Income	

Monthly Allocation

Category	Monthly Amount	Notes
Fixed Essentials		
Flexible Living		
Future You		
Life Happens		
Total Allocated		

Your “Enough” Line

Flexible Living monthly amount that feels sustainable without guilt:

\$ _____

Monthly Check-In (10–15 Minutes)

Question	Notes
Are essentials covered comfortably?	
Did Flexible Living feel realistic?	
Any Life Happens expenses this month?	
Did Future You get something?	
One small adjustment (if needed)	

This budget is a system, not a test. Just return.

Quarterly Review & Reset

Purpose: Adjust thoughtfully as life changes. No overhauls. No judgment.

Question	Notes
What changed in the last 90 days?	
What felt tight or fragile?	
What felt easier or more stable?	
Any new recurring or annual expenses?	

Category	Keep / Adjust	Notes
Fixed Essentials		
Flexible Living		
Future You		
Life Happens		

Quarterly rule: Adjust the numbers, not the system.

Debt / Savings / Income Focus Sheet

Choose ONE primary focus for this season. Direction beats overload.

Primary Focus (check one):
<input type="checkbox"/> Debt Reduction <input type="checkbox"/> Savings Growth <input type="checkbox"/> Income Expansion
Why this focus matters right now:

What success looks like in 90 days:

One action to repeat consistently:

If Your Focus Is Debt

Debt	Balance	Interest	Monthly Payment

If Your Focus Is Savings

Account / Purpose	Current	Target	Monthly Add

If Your Focus Is Income

Idea / Path	Next Step	Timeline

Rule: Focus on one lever per season. Consistency beats intensity.