

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)	

Reminder: This budget is a system, not a test. You don't need perfection — just return.

Quarterly Review & Reset

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

1. Big Picture Reflection

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?	

2. Category Adjustments

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

3. Next Quarter Focus

Primary focus for the next 90 days:

One small system adjustment (if needed):

Quarterly rule: Adjust the numbers, not the system. Resume calmly.