

My one-page budget

Fill it in from your real numbers: your payslip or deposit and last month's statements. Pay savings first, like a bill.

Month: _____ Paydays: _____

1. TAKE-HOME PAY THIS MONTH	AMOUNT
Pay after tax and deductions	
Other income	
Total take-home pay (A)	
2. FIXED BILLS (the same every month)	AMOUNT
Rent or mortgage	
Energy and water	
Phone and internet	
Insurance	
Minimum debt payments	
3. OTHER SPENDING (from your statements)	AMOUNT
Food and groceries	
Transport	
Health	
Fun and eating out	
Other	
4. IRREGULAR COSTS (a year's total ÷ 12)	PER MONTH
Yearly bills, gifts, repairs, school costs	
5. SAVINGS AND BUFFER (paid first, on payday)	AMOUNT
Savings	
Small buffer for surprises	
Total planned, sections 2 to 5 (B)	
Left to plan: A minus B	

Below zero? Trim a want, cut a variable cost, or look for more income. Above zero? Give it a job: more savings, a sinking fund or extra debt payments.

Before you finish, ask: what could make this month different? (a birthday, a trip, a school event)