

Month:

1. HOW MUCH MONEY DO I HAVE?

Monthly net income

Fixed expenses (rent, loan payments, bills)

= Available this month

2. HOW MUCH DO I WANT TO SAVE?

Savings goal for the month

What am I saving for?

= Left for variable expenses

3. HOW MUCH AM I GOING TO SPEND?

CATEGORY	PLANNED	ACTUAL	DIFFERENCE
Survival food, transport, health, housing			
Optional restaurants, entertainment, leisure			
Culture books, courses, cinema			
Unexpected gifts, repairs			
TOTAL			

4. HOW CAN I IMPROVE?

Savings achieved

Did I meet my goal?

☐ Yes

☐ No

What I learned this month / what I will change:

It is the habit of recording that reveals where your money actually goes.

[illegible]

Categories: Survival (essentials) · Optional (leisure) · Culture · Unexpected

Carry the total from this sheet to the "Actual" row of the matching category on page 1.

1. Do I really need this?

2. Can I afford it without compromising my savings goal?

3. Do I already have something similar that works?

4. Will I actually use it?

5. How will I feel after this purchase?

If you hesitated on any answer, try waiting 24 hours before deciding.

The four kakeibo questions

1. How much money do I have?
2. How much do I want to save?
3. How much am I going to spend?
4. How can I improve?

Answer them every month. That cycle is what turns recording into a habit.