

Budgeting with Claudia

One page, twelve categories, zero overwhelm. Fill in Planned at the start of the month, then Actual as you go — the gap between them is where the learning happens.

MONTH

TOTAL MONTHLY INCOME

CATEGORY	PLANNED	ACTUAL
Housing (rent or mortgage)	\$ _____	\$ _____
Utilities	\$ _____	\$ _____
Transportation	\$ _____	\$ _____
Groceries	\$ _____	\$ _____
Dining & Coffee	\$ _____	\$ _____
Health	\$ _____	\$ _____
Personal Care	\$ _____	\$ _____
Subscriptions & Phone	\$ _____	\$ _____
Entertainment & Fun	\$ _____	\$ _____
Clothing	\$ _____	\$ _____
Savings	\$ _____	\$ _____
Everything Else	\$ _____	\$ _____
TOTAL	\$ _____	\$ _____

A QUICK TIP

Circle anything more than \$20 off at the end of the month — that circle is your budget lesson for next month.