

## BoxesandBudget

Boxes and Budget

Chris didn't realize how far behind he was until his phone buzzed during his second lunch break. The notification read: ACCOUNT BALANCE: -\$12.36

Again.

He stared at it for a second, thumb hovering like it could change the number by holding it longer.

It didn't.

Same as last week. Same as the week before. Same as every time the rent came out, always charging him for breathing.

Chris worked third shift at a regional warehouse outside the city. Twelve hours on the line, scanning boxes and dragging pallets under fluorescent lights and machine noise.

Nobody talked much.

Except Jerome.

Late 50s, walked with a limp, always had a pen in his shirt pocket, and a spiral-bound notebook he wrote in on breaks.

They called him 'Pops.'

Chris called him 'Budget Man.'

Because every night, like clockwork, Jerome would sit on the loading dock during lunch and write through that same notebook, drawing lines like he was sketching blueprints for a future Chris could see.

One night, Chris finally asked.

'You journaling or something?'

Jerome looked up, smiled. "Nah. I'm planning."

"What, like goals?"

Jerome tapped the notebook. "Like what's real. Rent. Groceries. Gas. The life stuff."

Chris shrugged. "I just use the app."

Jerome chuckled. "Yeah. That app'll show you what you already did. But this?" He tapped the notebook.

"This shows me what I'm about to do."

Chris nodded like he understood, but he didn't. Not really.

Until that Friday when his paycheck hit and was gone within twenty-four hours. Again.

The next week, Jerome handed him a clean notebook.

"Start with writing down what comes in. Then what has to go out? Every dollar. Give it a name before it walks off."

Chris laughed. "You sound like a preacher."

Jerome shrugged. "I ain't preaching. I'm testifying."

Chris stared at that blank notebook for two days before writing a single thing.

His handwriting was messy. He scratched out numbers. Got frustrated. Thought about throwing the thing away.

But Jerome's words stuck with him.

"Give every dollar a name before it walks off."

So one night, between shifts and stress, he sat in the breakroom with a pen and wrote:

IN: \$1,320 (net)

OUT:

Rent: \$650

Food: \$200

Gas: \$90

Phone: \$55

Child support: \$200

???: \$125

That last line bothered him.

He didn't know where it had gone. Just that it always went.

Jerome looked over the notebook during their break the next night.

"Not bad," he said. "Now we track that mystery money. That's where your power is

Chris laughed. "Power? I'm just trying not to be broke."

Jerome leaned back. "That's the thing. Broke ain't always a number. Sometimes it's

The pattern, change the position."

Chris didn't say anything.

But he went home and skipped DoorDash that night.

Packed a sandwich for lunch.

Canceled the subscription he hadn't used in three months.

Small things.

But something shifted.

By the end of the month, that ??? line dropped to \$27.

Still tight. Still not easy. But now it made sense.

He started writing notes to himself in the margins.

"No more panicking before payday."

"You did better this week."

"You ain't where you were."

The manager announced an opening for a team lead on the last night of the quarter.

It wasn't glamorous. Fifty-cent raise. More responsibility. Clipboards.

But Chris applied anyway.

He didn't think he'd get it. But Jerome smiled when he heard.

'You're not applying for the title,' he said. 'You're applying for alignment.'

Chris blinked. 'What does that mean?'

'It means you're not just reacting anymore. You're making moves that match your goals.'

He got the position.

The notebook came with him. He kept using it-even when he could've returned to the office.

Because now, every page wasn't just math.

It was evidence.

Proof that he'd taken back control of his life.

With nothing more than a pen,

some margin notes,

and an old man who believed in budgeting like it was a spiritual discipline.