

Monthly Budget Made Simple

■ Ever feel unsure where your money goes each month? This one-page budget keeps it simple with just three sections: Income, Essentials, and Extras.

■ How to Use

1. Write down all sources of income.
2. List your essential expenses (housing, food, utilities, medicine).
3. Add your extras (hobbies, dining out, gifts).
4. Compare income to expenses — see if anything needs adjusting.

Category	Details	Amount (\$)
Income		
Essentials		
Extras		
Total Income		
Total Expenses		
Left Over / Short		

■ Action Item: Fill in just one row today (like your main source of income). Tomorrow, add one more. Step by step, your budget will build itself.

■ Remember: Budgets aren't about restriction — they're about giving you peace of mind and control over your money.