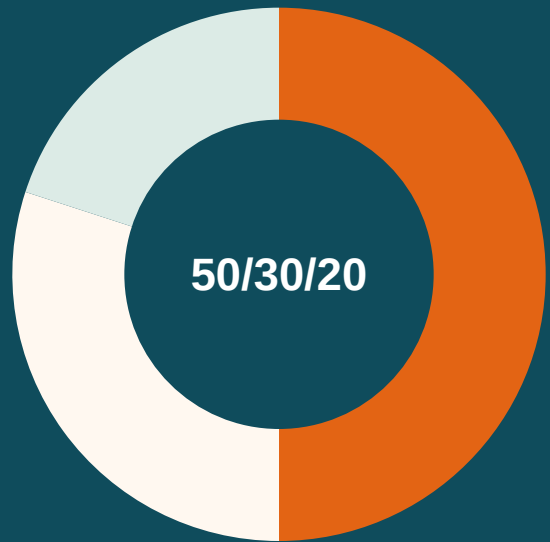




THE BEGINNER'S BUDGET GUIDE

Simple Budget Plan for Beginners That Actually Works

Pick a method that fits. Build your monthly plan. Stay on track.

7 PARTS + 7 WORKSHEETS

PDF PROFIT HUB

Read This First

A budget is not a punishment. It is a plan for your money, made by you, for your life.

Most beginners quit for two reasons. They pick a method that does not fit, or they try to track everything at once. This guide fixes both. You will pick one simple method, build one monthly plan, and set up one short weekly habit.

The 7 parts

Part	What you do
1	Get your numbers
2	Choose your method
3	Build your monthly plan
4	Set up sinking funds
5	Track and check in
6	Fix problems fast
7	Level up

HOW TO USE THIS GUIDE

Go in order. Fill in each worksheet as you go, in pencil. Your first budget will not be perfect, and it does not need to be. Examples use \$. Swap in your own currency.

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PART 1

Get Your Numbers

Your mission: know exactly what comes in and what goes out.

You cannot plan money you have not counted. Start with income, then list every expense. Use your bank or card statements from the last 3 months. Do not guess.

- **Income:** what lands in your account after tax.
- **Fixed expenses** stay the same: rent, phone, insurance.
- **Flexible expenses** change: groceries, fuel, eating out. Use the 3-month average.

Worksheet 1: My Monthly Income

Income source	How often paid	Amount per month
TOTAL INCOME		

IF YOUR INCOME CHANGES

Plan with your lowest normal month. Anything extra is a bonus for savings.

Worksheet 2: My Monthly Expenses

Expense	Fixed or flexible	Amount per month
TOTAL EXPENSES		

Your reality check

	Amount
Total income	
Total expenses	
Left over (or short)	

SHORT THIS MONTH?

Do not panic. Parts 3 and 6 show you how to fix it.

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PART 2

Choose Your Method

Your mission: pick one method that fits your life.

There is no single best budget. There is only the one you will actually use. Here are the four simplest.

Method	How it works	Best for	Watch out
50/30/20	Split income: 50% needs, 30% wants, 20% savings and debt.	Beginners with steady income	Needs can be over 50% on a low income.
Zero-based	Give every dollar a job until income minus plan equals zero.	Tight budgets and full control	Takes more time to set up.
Envelope	Set cash (or digital) envelopes per category. Empty means stop.	Card overspenders	Less handy for online bills.
Pay yourself first	Save a fixed amount on payday. Spend the rest freely.	People who hate tracking	Bills still need a plan.

Which one sounds like you?

Tick what fits. The method with the most ticks is your starting point.

- ☐ I want the simplest setup. **(50/30/20)**
- ☐ I need every dollar planned. **(Zero-based)**
- ☐ I overspend when I use my card. **(Envelope)**
- ☐ I hate tracking every purchase. **(Pay yourself first)**

Worksheet 3: My Method

Question	My answer
My method is	
Why it fits me	
One thing I will watch out for	

NOT SURE?

Start with 50/30/20. Use it for one full month. You can switch anytime. Switching is not failing.

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PART 3

Build Your Monthly Plan

Your mission: give every dollar a home before the month starts.

Build your plan in this order:

1. **Start with your income** (from Worksheet 1)
2. **Fixed expenses first** (rent, insurance, minimum debt)
3. **Savings next.** Pay yourself before you shop.
4. **Flexible spending gets what is left.**

Sample: 50/30/20 on \$3,000

Bucket	Share	Amount	What goes in it
Needs	50%	\$1,500	Rent, utilities, groceries, transport, insurance, minimum debt
Wants	30%	\$900	Eating out, shopping, streaming, hobbies
Savings and debt	20%	\$600	Emergency fund, extra debt payments, goals

NEEDS OVER 50%?

Try 60/25/15 or 60/20/20. The best split is the one you can keep.

Sample: zero-based on \$2,400

Watch the last column. Every dollar gets a job until nothing is left to assign.

Category	Amount	Left to assign
Housing	\$800	\$1,600
Utilities	\$150	\$1,450
Groceries	\$400	\$1,050
Transport	\$250	\$800
Phone and internet	\$90	\$710
Insurance	\$110	\$600
Debt payments	\$150	\$450
Savings	\$200	\$250
Fun money	\$150	\$100
Giving and other	\$100	\$0

HOW TO USE THIS

Do not copy these numbers. Copy the process. Your amounts will be different.

Worksheet 4: My Monthly Budget Plan

Category	Planned	Actual	Difference
Housing			
Utilities			
Groceries			
Transport			
Phone and internet			
Insurance			
Debt payments			
Savings			
Sinking funds			
Fun money			
Giving			
Other			
TOTAL			

A BUDGET IS A PLAN, NOT A TEST

Fill in Planned now. Fill in Actual at the end of the month. The difference shows you what to adjust.

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PART 4

Set Up Sinking Funds

Your mission: stop yearly costs from wrecking your budget.

A sinking fund is a small amount you set aside each month for a cost you know is coming. Divide the yearly cost by 12 and add it to your monthly plan.

How to find them

- Look through the last 12 months of statements.
- Circle anything that hit once or twice a year.
- Add costs you know are coming: gifts, renewals, repairs.

Example

Expense	Yearly cost	Monthly ($\div 12$)
Car service	\$240	\$20
Gifts and celebrations	\$360	\$30
Annual renewals	\$120	\$10
Holidays	\$600	\$50
Total	\$1,320	\$110

Worksheet 5: My Sinking Funds

Expense	Yearly cost	Monthly ($\div 12$)
TOTAL		

KEEP IT SEPARATE

Hold sinking money in a separate account or a named pot. Money you cannot see is harder to spend by mistake.

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PART 5

Track and Check In

Your mission: build the habit that makes the plan work.

A plan on paper does nothing. Tracking is what keeps it alive. Pick one system:

- **Notebook:** cheap and simple. Slow but it works.
- **Spreadsheet:** flexible and free.
- **Budget app:** mostly automatic. Great if you hate writing.

The best system is the one you actually use.

Your weekly check-in (10 minutes)

- ☐ Check my balance and recent spending.
- ☐ Compare each category to my plan.
- ☐ Move money if one category is running low.
- ☐ Look ahead: any bills before my next payday?
- ☐ Write down one win.

Your monthly review

At the end of each month, ask these 5 questions:

- Where did I overspend? Was the plan wrong, or was I?
- Where did I underspend? Can that money go to savings?
- Did any surprise cost show up? Does it need a sinking fund?
- Did my income change?
- What is one change I will make next month?

Worksheet 6: Weekly Check-In Log

Week	Spent vs plan	One win	One fix
Week 1			
Week 2			
Week 3			
Week 4			

PICK A FIXED DAY

Choose one day each week and put it in your calendar. Routine beats willpower.

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PART 6

Fix Problems Fast

Your mission: get back on track without quitting.

Every beginner hits bumps. Here are the 5 most common, and the fix for each.

Mistake	The fix
Budget too strict	Add fun money. A budget with no joy gets dropped.
Forgetting yearly costs	Set up sinking funds (Part 4).
Not tracking	Do the weekly check-in. Ten minutes is enough.
Setting it and forgetting it	Do the monthly review and adjust one thing.
Quitting after one bad month	Reset and restart. One bad month is data, not failure.

If this happens, do this

Situation	What to do
I overspent in a category	Move money from another category to cover it. Do not quit the plan.
A surprise bill hit	Use a sinking fund or your starter emergency fund. Then refill it.
I forgot to track	Start again today. Do not try to rebuild past days.
My income changed	Update Worksheet 1 and rebuild your plan with the new number.
Nothing left after needs	Cut flexible costs first, then look at earning more.

THE RESET RULE

Missed a week? Do not wait for the next month. Restart at your next check-in.

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PART 7

Level Up

Your mission: turn a working budget into real progress.

Once your plan runs smoothly, put your savings and debt payments to work.

Build a starter emergency fund

- Start small: aim for \$500, or one week of essential expenses.
- Then build toward one month, and later three months.
- Keep it in a separate account you do not touch for wants.

Two ways to pay off debt

Method	How it works	Best for
Snowball	Pay minimums on all. Put extra on the smallest balance first.	Fast wins and motivation
Avalanche	Pay minimums on all. Put extra on the highest interest rate first.	Saving the most on interest

Worksheet 7A: My Debts

Debt	Balance	Minimum	Rate	Payoff order

Worksheet 7B: My Goals

Goal	Amount	Per month	Target date

NAME YOUR GOALS

Give each goal a name, like "Emergency Shield" or "New Laptop Fund." Named money is harder to raid.

Your 4-Week Start Plan

Do not try to do everything in one sitting. Follow this simple plan.

Week	Focus	Do this
Week 1	Get your numbers	Complete Worksheets 1 and 2.
Week 2	Choose your method	Complete Worksheet 3.
Week 3	Build your plan	Complete Worksheets 4 and 5.
Week 4	Track and review	Use Worksheet 6. Do your first monthly review.

Your starter checklist

- ☐ I know my monthly income
- ☐ I listed all my expenses
- ☐ I picked one budget method
- ☐ I built my monthly plan
- ☐ I set up my sinking funds
- ☐ I chose a tracking system
- ☐ I scheduled my weekly check-in
- ☐ I set my first money goal



**You have a plan.
Now use it.**

A simple budget you follow
beats a perfect budget you skip.

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