

MONEY MADE SIMPLE:

A Monthly Budget

WORKBOOK

THIS PLANNER IS DESIGNED TO HELP YOU UNDERSTAND THREE SIMPLE THINGS:

- ☑ What money is coming in each month
- ☑ What money is going out (bills and spending)
- ☑ What's left for savings or extra spending
- ☑ No complicated rules. No perfect tracking. Just clarity, awareness, and gentle control over your money.

NAME: _____

START MONTH / YEAR: _____

SECTION 1

How To Use This Planner

This planner is here to help you feel calmer and clearer about your money.
It doesn't assume you're perfect, super organised, or "good with money".

It's built on one simple idea:

Once a month, sit down and ask:

How much money is coming in?	How much do I want to allow myself to spend?
What are my non-negotiable bills?	What's left for savings or goals?

Fill in the pages each month, and let the numbers guide your decisions rather than your stress.



WHAT YOU'LL DO EACH MONTH

- Write down your monthly income.
- List your fixed monthly outgoings (bills).
- Decide how much you want for spending (food, social, extras).
- See what's left over for savings or debt repayment.

At the end of the month, come back and fill in:

- What you actually spent
- What you actually saved
- What you want to change next month

KEY IDEAS

Here are some short explanations for your budgeting:

INCOME

Money that actually lands in your account after tax and deductions.

Examples:

Salary (after tax)

Benefits

Freelance income

Side hustles

Maintenance / support

FIXED OUTGOINGS (BILLS)

These are your “non-negotiables” – the payments that leave your account each month whether you like it or not.

Examples:

Rent / Mortgage

Car

Utilities (Gas, Electric, Water)

Phone & Internet

Insurance

Loan / Debt repayments

Subscriptions (Netflix, Spotify, etc.)

VARIABLE SPENDING

Everything else: the day-to-day living and “want to” spending.

Examples:

Food & groceries

Fuel / Travel

Eating out & coffee

Social life

Shopping & treats

Beauty / self-care

You don’t have to track every penny if that stresses you out. This planner lets you set simple budgets instead.

SAVINGS & GOALS

Money you choose not to spend now, so it can support you later.

Examples:

Emergency fund

Holidays / trips

House deposit

Moving costs

Debt overpayments

Big purchases (car, furniture, tech)

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SECTION 2

Year At A Glance



MAIN FINANCIAL FOCUS AND SAVING GOAL

Use this space to set a simple focus for each month. It could be:

“Build a £200 emergency buffer”	“No-spend on takeaways”
“Pay off credit card 1”	“Save for holiday spending money”

JANUARY

Main Focus:

Savings goal (if any):

NOTES:

FEBRUARY

Main Focus:

Savings goal (if any):

NOTES:

MARCH

Main Focus:

Savings goal (if any):

NOTES:

APRIL

Main Focus:

Savings goal (if any):

NOTES:

MAY

Main Focus:

Savings goal (if any):

NOTES:

JUNE

Main Focus:

Savings goal (if any):

NOTES:

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JULY

Main Focus:

Savings goal (if any):

NOTES:

AUGUST

Main Focus:

Savings goal (if any):

NOTES:

SEPTEMBER

Main Focus:

Savings goal (if any):

NOTES:

OCTOBER

Main Focus:

Savings goal (if any):

NOTES:

NOVEMBER

Main Focus:

Savings goal (if any):

NOTES:

DECEMBER

Main Focus:

Savings goal (if any):

NOTES:

Notes:

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SECTION 3

Monthly Budget Pages



MONTHLY MONEY OVERVIEW

Month & Year:

How do I feel about money this month?

- [ ] Calm
- [ ] Okay
- [ ] Stressed
- [ ] Avoiding it

Why do I feel this way?

This Month, I Want…

My main money focus this month is:

One habit I want to try (e.g. “check my balance twice a week”, “no online shopping after 8pm”):

If I could achieve one money goal in the next 30 days, it would be:

Quick Snapshot:

Planned income:

Planned Bills:

Planned Spending Money:

Planned savings / extra debt repayments:

MONTHLY INCOME PAGE

Start with what's coming in. Write down every regular source of money you expect this month.

INCOME SOURCE	PLANNED	ACTUAL	NOTES

Total Planned Income:	Total Actual Income:

Did anything surprise you about your income this month?

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FIXED MONTHLY OUTGOINGS (BILLS)

These are your regular, non-negotiable payments.

Getting these clear helps you see what's truly left for spending and saving.

Month:

BILL/OUTGOING	DUE DATE	PLANNED £	ACTUAL £	NOTES

Total Planned Fixed Outgoings:

Total Actual Fixed Outgoings:

Do any of these bills need reviewing, canceling, or renegotiating?

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VARIABLE SPENDING PLAN

Month:

Now decide how much you'd like to allow yourself to spend this month in different areas.
Be honest, not harsh. This is about planning, not punishing.

CATEGORY	PLANNED	ACTUAL	NOTES

Total Planned Variable Spending:

Total Actual Variable Spending:

If tracking every category feels too much, you can just use one line:

Total Spending Money

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MONTHLY SUMMARY & SAVINGS

Bring everything together on this page. This is where you see what's truly left for savings or extra spending.

Month:

Planned:

Total Planned Income:

Total Planned Fixed Outgoings (Bills):

Total Planned Variable Spending:

Planned Leftover = Income – Fixed Outgoings – Variable Spending

Planned Leftover:

Of this Planned Leftover, I want to put:

Into savings:

Into extra debt repayments (if any):

As extra buffer / fun money:

Actual (End of Month)

Total Actual Income:

Total Actual Fixed Outgoings:

Total Actual Variable Spending:

Actual Leftover = Income – Fixed Outgoings – Variable Spending

Actual Leftover:

How much did I actually save or put toward goals?

Savings:

Extra debt repayments:

Did I overspend, underspend, or stay roughly on track?	One thing I did well with money this month:	One thing I want to improve next month:

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END-OF-MONTH REFLECTION PAGE

Take a few minutes to reflect. This isn't about judgement. It's just about learning what's working for you and what isn't.

Month:

What felt easy about money this month?

What felt hard or stressful?

Did anything surprise you about your spending?

Is there a subscription or regular cost that no longer feels worth it?

One small change I want to try next month:

A money win I'm proud of, no matter how small:

Notes / Brain dump

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SECTION 4

Quarterly Check-Ins

Every three months, step back and look at the bigger picture. Patterns are easier to see over time than in a single month.

Over the last three months:

My total savings:

My total debt repayments (if any):

The number of months I roughly stuck to my plan:

What patterns do I notice in my spending?

Are my fixed bills still manageable, or do they feel too tight?

Is there one bill I could reduce, cancel, or renegotiate?

Do I want to adjust my “spending money” for the next quarter?

New monthly spending target:

Three words to describe how I want to feel about money next quarter:

SECTION 5

Notes Pages



MONEY NOTES

Use these pages for anything that doesn't fit neatly into the monthly spreads – plans, ideas, reminders, or just getting money thoughts out of your head and onto paper.

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SUBSCRIPTIONS LIST

Subscription	Plan/Type	Amount	Billing Cycle	Next Due Date	Notes

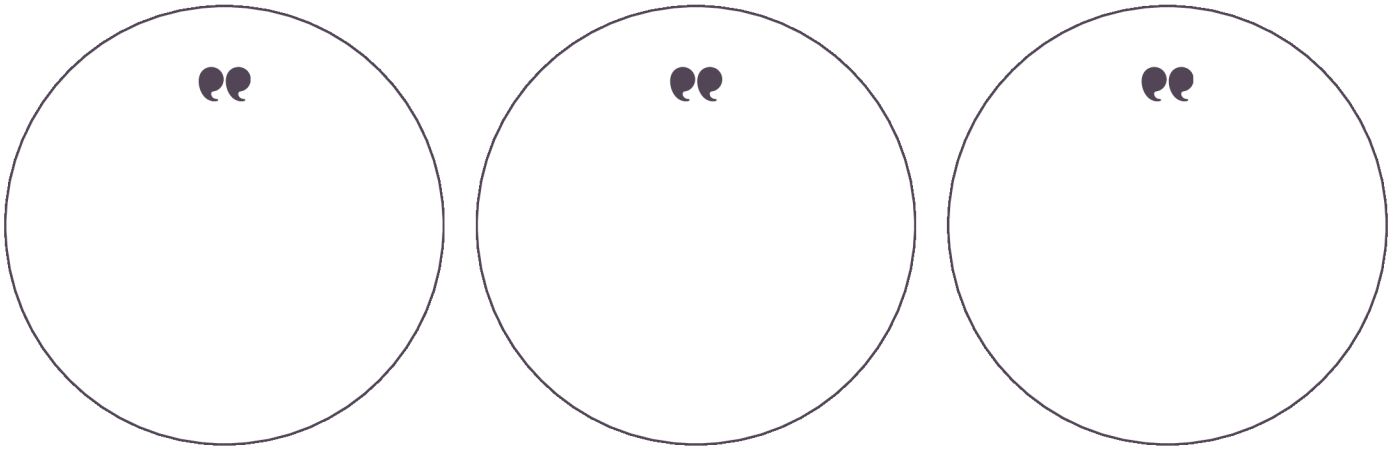
NOTES

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DEBT BALANCES

Creditor / Loan	Total Balance	Min. Payment	Due Date	Interest Rate	Notes

QUOTES/AFFIRMATIONS



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PLANS TABLE

Plan / Task	Details	Start Date	Deadline	Status	Notes

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PLANS TABLE

Thoughts / Ideas	Category	Priority	Action Needed