PRACTICAL EBOOK AND WORKBOOK

# Beginner Personal Budgeting

A calm, step-by-step system for knowing where your money goes, giving every dollar a job and building your first savings cushion.

SAMPLE

**Digital Bundle House**

Edition 1.0 · 2026 · Guide + workbook

Preview sample - selected pages only. The full guide and worksheets are in the paid download.

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# How to use this book

*You do not need to be good with numbers to finish this book. You need about two evenings, your recent bank statements and a pen.*

This guide is built as a sequence. Each chapter explains one idea, shows a worked example with invented numbers, and points you to a worksheet in Part Two. By the end you will have a written monthly plan, a list of upcoming irregular expenses, a starter emergency-fund goal and, if you carry debt, a payoff order.

## What you need before you start

- Your last two or three months of bank and card statements (paper or online).
- Your most recent payslips, or deposit records if your income varies.
- A list of bills you know about: rent or mortgage, utilities, phone, insurance, subscriptions, loan payments.
- The worksheets, either printed from the separate PDF or opened in a PDF annotation app.

## A suggested schedule

| Session | Read | Complete |
|---|---|---|
| Evening 1 (about 90 min) | Chapters 1 to 3 | Worksheets 1 to 3 |
| Evening 2 (about 90 min) | Chapters 4 to 6 | Worksheets 4 to 6 |
| Each week after (20 min) | Chapter 7 | Worksheet 7 |

> **A note on perfection**
>
> Your first budget will be wrong in places. That is expected. A budget is a plan you adjust every month, not an exam you pass once. The goal of month one is simply to make a plan and compare it with what happened.

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CHAPTER 1

# Why budgets fail, and what works instead

*Most people who quit budgeting did not lack willpower. Their plan was built on guesses.*

A budget is a decision, made in advance, about what each dollar of next month's income will do. That is all. It is not a punishment, and it does not require you to stop spending money on things you enjoy. In practice, a good budget usually makes guilt-free spending easier, because you have already decided how much of it you can afford.

## The four common failure points

1. **Guessed numbers.** People write down what they think they spend on groceries or eating out. Real spending is often noticeably higher, so the plan breaks in week two.
2. **Forgotten irregular costs.** Car registration, birthday gifts, the annual software renewal. None appear every month, so they are left out, and each one becomes a small crisis.
3. **No buffer.** With every dollar committed and nothing set aside for surprises, one unexpected bill means the whole plan feels ruined.
4. **No review habit.** A budget written once and never looked at again is just a wish list.

This book addresses each one directly. You will track real spending before you plan (Chapter 2), list irregular costs and fund them monthly (Chapter 5), start a small emergency buffer (Chapter 5), and set up a short weekly check-in (Chapter 7).

## Three principles to keep in mind

- **Plan with take-home pay, not salary.** Only the money that actually lands in your account can be budgeted.
- **Plan the month before it starts.** Five minutes at the end of each month beats an hour of regret afterwards.
- **Name the categories you care about.** "Fun money" or "Saturday coffee" is more motivating than "miscellaneous".

> **Example: Maya's starting point**
>
> Maya earns a salary she describes as "fine" but runs out of money four or five days before payday most months. She has no savings and a credit card balance she pays the minimum on. Maya is our running example throughout this book; you will see her numbers at each step so you can compare the process with your own.

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WORKSHEET 1

# My monthly take-home income

List every source of income that reaches your account. Use after-tax, after-deduction amounts. For variable income, use your baseline.

| Income source | Paid how often | Amount each time | Monthly amount |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

| Total monthly take-home income | Baseline (if variable) | Third-paycheck months |
|---|---|---|
| | | |

**Notes: bonuses, seasonal work, expected changes in the next 6 months**

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