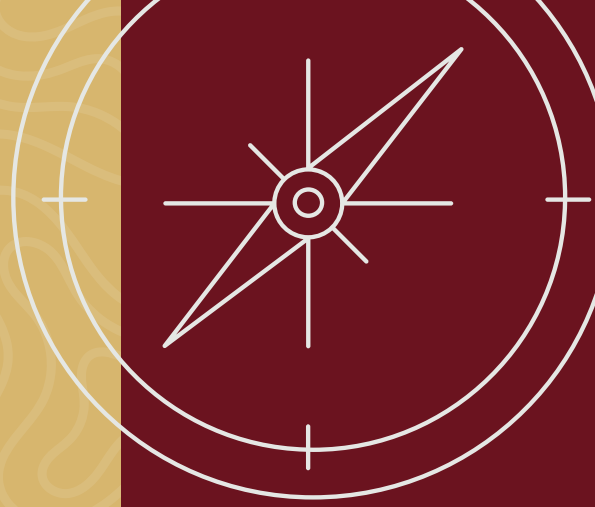


Budget Basics: A Quick Reference Guide

A simple framework to bring clarity to your monthly finances.



1. Track Your Income

List every source of monthly income, including:

- Primary paycheck (after taxes)
- Side income or freelance work
- Investment or rental income
- Any other recurring income

2. Categorize Your Expenses

Sort your spending into three simple buckets:

- Fixed: housing, utilities, insurance, loan payments
- Variable: groceries, gas, entertainment, dining out
- Savings & goals: emergency fund, retirement, debt payoff

3. A Simple Guideline to Start With

If you're not sure where to begin, the 50/30/20 framework is a helpful starting point:

- 50% of income toward needs (housing, utilities, groceries)
- 30% of income toward wants (dining out, entertainment, hobbies)
- 20% of income toward savings and debt payoff

Every household is different, so treat this as a starting point to adjust, not a strict rule.

4. Review and Adjust

- Monthly: check in on spending and catch anything off track
- Quarterly: review progress toward bigger savings goals
- As life changes: update your budget after a new job, move, or major expense

5. Questions to Ask Yourself

- Is my spending aligned with what matters most to me?
- Am I saving consistently, even if it's a small amount?
- Do I have a cushion set aside for surprises?
- Does my budget still reflect my current life, or is it outdated?

Ready to build a budget that supports your bigger financial picture? Schedule a call and let's talk through your goals.

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