Low-Clutter Budgeting

Four bills. One page. One number to remember.

Most budgets fail busy brains for a structural reason: the information lives in too many places. A bill in an email, a balance in an app, a due date in your head, a total you have to recompute every time you wonder whether you can afford something. Every question costs fresh math, so eventually the questions stop — and the spending doesn't.

The low-clutter way cuts the system down to four sheets and one number: every bill visible on one page, a single safe-to-spend figure per paycheck, a pause page for impulses, and a reset page for the week that goes sideways. (And a note before the example: this is an organizing-on-paper lesson, not medical or psychological advice — the planner itself says so, and so do we.)

The example — Maya's paycheck, one page

Here's the planner's own printed filled-in example — which happens to be Maya's own paycheck. First sheet, Bills at a Glance: every bill on one page, nothing hiding, each one marked with the check that covers it.

> **Rent** — due 1st, $900.00, covered by Check 1 (1st)
>
> **Electric** — due 18th, $80.00, covered by Check 2 (15th)
>
> **Phone** — due 20th, $45.00, covered by Check 2 (15th)
>
> **Internet** — due 25th, $60.00, covered by Check 2 (15th)

Total bills listed: **$1,085** — and it adds up: $900 + $80 + $45 + $60.

Second sheet, the safe-to-spend math — done once per paycheck, that's all. Take-home pay **$1,200**. Minus this check's bills, **$900**. Minus **$100** planned ahead. Safe to spend: **$200** — hers to spend without worry or guilt until the next check. One number, no recomputing in the grocery aisle.

Third sheet, the Impulse Pause. A want shows up: new sneakers, **$85**. The page says write it down and wait — she'll decide Saturday morning. If she buys them, **$115** stays safe ($200 - $85). Half of wants fade during the pause; the ones that stay get bought on purpose. Maya's pause ended with: *I still want them. I'll buy them Saturday.*

Fourth sheet, Reset & Restart, for the week that goes sideways: a friend's birthday dinner she forgot about, **$60 over** her safe-to-spend. Bills still covered? Yes. The fix is one move — shift **$60** from fun money to balance it — and one next smallest step: write next month's birthday dinners on the calendar.

The steps

- **Put every bill on one page.** Amount, due date, and which check covers it. If a bill isn't on the page, it's hiding — and hidden bills are the ones that ambush.
- **Do the safe-to-spend math once per paycheck.** Pay, minus this check's bills, minus what you're planning ahead. What's left is the only number you carry around: spendable without worry or guilt.
- **Give every want a pause page.** Write the want, what it costs, and when you'll decide. Do the one subtraction — what stays safe if you buy it — and let the pause do its work.
- **Reset in writing when a week goes sideways.** What changed, what you overspent, whether the bills are still covered, the one move that balances it, and the one next smallest step. A sideways week is a planning problem, not a failure.

The honest part

The pause page doesn't kill wants, and it isn't supposed to. It separates the wants that survive two days of daylight — buy those on purpose, like Maya's sneakers — from the ones that were only ever a moment. And the reset page carries the system's real rule: something will go sideways most months, for every household, cluttered brain or not. A budget that treats that as failure gets abandoned by February. A budget with a reset page just turns the page.

The free way

Four notebook pages will run the whole system: one for every bill at a glance, one for the safe-to-spend math each check, one where wants wait out their pause, and one for resets. Plenty of low-clutter budgets run on exactly that and never need anything fancier.

And if you'd rather skip setting up the four pages yourself, the ready-made ADHD-Friendly Budget Planner is in our shop — the same four sheets, printed and ready.