One Page for the Whole Month

What's coming in, what's promised out, and what's left — where you can see all three.

Most budgets live in five places: a banking app, a notebook, two memories, and a hope. No wonder the end of the month is a surprise. The fix isn't a better app or a stricter will — it's putting the whole month on one page, so nothing about it can hide.

One page, three acts: money in, money out, and the number at the bottom.

The example — one November, start to finish

Here's a real worked example, the same one printed on our Monthly Budget Planner.

Money in. Two paychecks of **$1,180**, plus cleaning jobs — planned at $280, actually **$265**. Total in: **$2,625**. Notice the page counts the cleaning money at what actually came in, not what was hoped. Plans are allowed to be optimistic; totals aren't.

Fixed bills. Rent **$950** · car payment **$286** · car insurance **$142** · electric **$115** planned, $112 actual · phone **$55** · internet **$60**. These barely move month to month, so they go down first and get out of the way.

Everyday spending gets two columns — the plan, and what actually happened:

> **Groceries** — planned $450, actual $428, left +$22
>
> **Gas** — planned $160, actual $148, left +$12
>
> **Eating out** — planned $80, actual $96, left -$16
>
> **Fun money** — planned $60, actual $45, left +$15
>
> **Household** — planned $70, actual $63, left +$7
>
> **Pets** — planned $40, actual $32, left +$8

One line went over: eating out, planned $80, spent $96 — **$16 over**, written down plain, no scolding. Every other line came in under. The page adds it all up: **$2,417 out**.

And there at the bottom is the number the whole page exists for: **Left Over — $208**. Not a surprise discovered at month's end. A number with a job, decided while there's still month left to decide in.

The steps

- **Money in first — counted on actuals, not hopes.** Every check and every side dollar, at what it really is. If a line varies, the total uses what landed.

• **Fixed bills next.** Rent, payments, insurance, utilities — the promises. Down the page, out of the way.

• **Everyday spending in pairs.** A planned column and an actual column, side by side. The plan is your aim; the actual is your teacher.

• **Let one line be over without burning the page down.** A line over plan is information, not failure. The month is the total, not any single row.

• **Give the leftover its job while the month is still young.** Savings, an extra debt payment, next month's cushion — decided on paper, not spent by default.

The honest part

The planned column will be wrong. Not because you're bad at this — because a month is a living thing, and the electric bill has never once consulted your plan. That's what the actual column is for. A planner that only records the plan teaches you to stop writing things down the first time reality disagrees. A planner with both columns teaches you what your months actually cost — and after two or three months of honest actuals, your plans start landing very close, because they're finally built from your real life instead of a guess.

The free way

A sheet of notebook paper runs the whole thing: money in at the top, fixed bills under it, everyday spending in two columns, and the leftover line at the bottom where you can't miss it. Plenty of good months have been planned on exactly that.

If you'd rather skip the setup, the ready-made version of this page is our Monthly Budget Planner, in the shop — the whole month laid out, with the leftover line waiting at the bottom.