The Whole Budget in One Workbook

One workbook. Every tab hands its number to the next.

Most budgets don't fail from bad math. They fail from scattered math — the paycheck figured on one page, the debts on another, the month on a third, and the numbers quietly disagreeing with each other because every page was typed by hand from the page before. A workbook fixes that with one idea: each part of the budget hands its total to the next part, pulled, not retyped. Change a number once, and everything downstream of it is still true.

Here's the workbook's own November, worked end to end. Four weekly checks, **$1,320 each — $5,280 comes in**. The plan gives **$4,280** of it a job, and **$1,000 sits left to budget**, in plain sight.

The example — one month, tab to tab

Start with one check, on the Paycheck Calculator tab. One check, worked on its own: **$1,320 in**, **$681** of bills due before the next payday, **$639 left** after bills. Then **$200 to debt**, **$150 to savings**, and **$289 of leftover — on purpose**. The tab's own check line at the bottom reads: split total $1,320, **difference $0**. The whole check, accounted for, before the month around it even starts.

Now watch the tabs hand numbers to each other. The dashboard's debt line — **$581** — is not typed in. It is pulled from the Debt Payoff tab: **$471 of minimums plus the $110 extra**. Nobody re-entered it, so it can't disagree with the debt page it came from. That's the workbook's whole argument in one line.

The Debt Payoff tab runs the same five debts three ways. Store Card $450 · Medical Bill $1,500 · Credit Card $1,750 · Personal Loan $3,200 · Car Loan $4,180 — **$11,080** in all. Snowball, avalanche, and custom plans sit side by side: all three reach **debt-free in 23 months, on October 1, 2028**. What moves is the interest: **$1,247 snowball · $1,150 avalanche · $1,383 custom**.

The month ends, and the actuals go in. Spent **$4,191** against $4,280 planned. Left to budget, actual: **$1,089**.

And the Year Overview holds the whole year at that pace: $63,360 in across twelve months, **$13,068 left over**.

The steps

- **Start with one check.** Bills due before the next payday first, then debt, then savings, then leftover — until the check's difference reads zero.
- **Let each part hand its total to the next.** The month's debt line comes from the debt page; the month's bills come from the bill list. A number entered once can only be wrong once, and you can find it.

- **Run the plans side by side before choosing.** Same debts, same total payment, different orders — the comparison is the lesson, and it's honest about what the order does and doesn't change.
- **Close the month with actuals.** Planned against actual, every month, until "left to budget" is a number you trust because it's survived contact with real spending.
- **Read the year as "at that pace."** The overview multiplies the month you've actually worked. It's a pace, not a prophecy — and it updates every time a real month replaces a planned one.

The honest part

Look at the three debt plans again: in this example, all three reach debt-free in the **same month**. The order changes the interest — snowball costs **$97** more than avalanche here — not the date. A workbook that shows you that is doing its real job, which is not to make the numbers prettier but to make them agree, so the choice in front of you is the real choice. And the Year Overview repeats one worked month twelve times, exactly as printed; no real year does that. Treat it as what it is — the pace of the month in front of you, extended — and let each finished month replace its share of the guess.

The free way

The same chain runs on plain paper, because the chain is the method: a page per check (bills, debt, savings, leftover, difference zero), a debt page where the three orders can be compared, and a page per month for planned against actual. That's notebook work, and it teaches everything the workbook teaches. What the workbook adds is the carrying — each total handed to the next page automatically, so the pages can never drift apart.

If you'd rather the numbers carry themselves, the All-in-One Budget Workbook is in our shop.