



Free Budget Starter Checklist

Pay yourself first. Your fun fund is what's left.

No accounts. No spreadsheets. Just clarity.

A. Your Numbers

Monthly income (after tax)

Rent / Housing

Food / Groceries

Transportation

Subscriptions

School / Books

Other

B. Pay Yourself First

Choose your monthly set-aside before spending.

Percent (%)

Auto-transfer day (1–28)

Savings destination

C. Quick Wins

- Set bank auto-transfer for savings
- Cancel or downgrade one subscription
- Turn on bill reminders
- Plan 3 low-cost meals this week
- Decide your monthly Fun Fund limit



Scan or click to open the Live Calculator

[Open Calculator Online](#)

D. Budget Snapshot & Notes

Needs (sum of expenses)

Pay Yourself First (income \times %)

Fun Fund (Income – Needs – Savings)

Notes / Reflections

Signature _____

Date _____

Tip: Start with 10%, increase by 1–2% monthly.