THE MONEY STARTER KIT

Finance HUB

The budget that actually sticks

Not a spreadsheet. Not a diet. A one-month method to find where your money really goes and quietly keep more of it.

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WEEKS 1 TO 4

Measure

Record every outflow and change nothing yet. You are collecting evidence.

WEEK 5

Sort

Put the month into three buckets and find the categories that leak.

MONTH 2 ONWARD

Change

Cut one fixed cost, automate one transfer, review once a month.

Why your last budget stopped working

Most budgets fail for a dull reason. They ask you to plan spending you have never measured.

People build a careful spreadsheet on a Sunday, feel briefly in control, and give up by the third week. The plan was built on a guess, and the guess was wrong in the same direction every time. It under-counted the small, frequent spending. Coffee. Delivery. The subscriptions nobody remembers renewing.

That is not a willpower problem. It is a measurement problem, and measurement problems have measurement solutions.

So month one asks you to change nothing at all. No cutting, no cancelling, no guilt. You spend four weeks watching your own money, and only then decide what to do about it. It is undramatic advice, and it is the only version I have seen hold up over a full year.

Getting month one right is not really the point. What matters is month two, when you stop guessing and start working from numbers you have actually seen. Everything after this rests on that one swap.

WHAT THIS IS

Four weeks of measurement, then a monthly check that takes ten minutes. It works on a salary, on freelance income, and on the awkward months in between.

WHAT YOU NEED

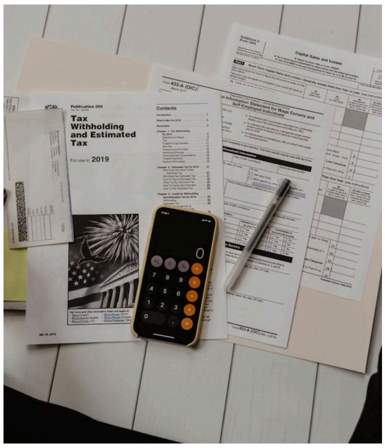
- Your last full month of bank and card statements
- A notes app or a sheet of paper
- Ten honest minutes, once a week
- No spreadsheet skills

A NOTE ON GUILT

Nothing in month one is a verdict on how you live. A number you did not expect is information, not evidence.

Measure first. Judge later.

Month one has one job. See the real numbers, without flinching and without fixing anything.



Four weeks of evidence beats four hours of estimating.

Two tasks, four weeks, no decisions. Anything that looks like a decision belongs to month two.

1 Find your real take-home

Not your salary. The number that lands in your account. If your income moves around, do not average it. Take your **lowest month of the last twelve** as the baseline, and treat anything above it as a surplus to assign when it arrives.

2 Record every outflow for four weeks

Card, cash, transfers, standing orders. Do not categorise yet and do not cut anything. Your bank's export does most of the work. You are adding the cash it cannot see.

By week four you will have something most people never get. An itemised picture of a real month. Not what you meant to spend, but what you spent. Do not tidy the list before you look at it. The messy version is the accurate one.

THE RULE FOR FOUR WEEKS

If you are about to skip a purchase because it is embarrassing, that is exactly the one to write down. The spending you would rather not record is the spending this exercise exists to find.

IF YOUR INCOME IS IRREGULAR

Measure a full calendar month anyway. You are looking for what a lean month costs you, which is more useful than an average.

Three buckets, and the one that leaks

Sort the month into three piles. Not forty categories. Three.

A QUICK CHECK

Add your Flexible total and divide it by thirty. Would you have guessed that daily number? Most people are out by about half.

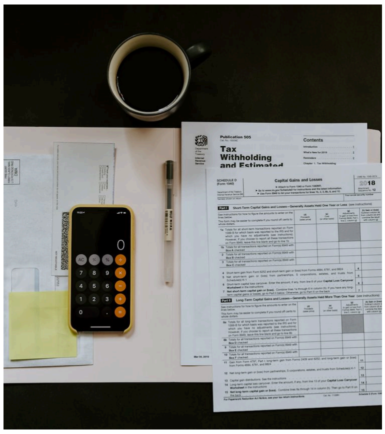
3 Sort four weeks into three buckets

Fixed, Flexible and Future. Every transaction goes into one of them and there is no fourth option. If you genuinely cannot decide, call it Flexible.

BUCKET	WHAT LIVES HERE	GUESS VS REALITY
Fixed	Rent, loan payments, insurance, core bills	usually accurate
Flexible	Groceries, eating out, transport, fun, shopping	1.5 to 2× the guess
Future	Savings, investing, extra debt payoff	smaller than hoped

Most people get Fixed right and Flexible badly wrong. When they first see the real Flexible number they assume it was a strange month. It was not. The error is not random either. It clusters in the same two or three categories, usually groceries, eating out and transport.

Name those categories and you have the whole output of month one. Not a verdict. A shortlist.



Flexible is where the leak hides, and where you have the most control.

The three changes that hold

Now you make changes. Not the ten you are tempted by. Three that keep working after your motivation runs out.

4 Cut one fixed cost, not ten flexible ones

One renegotiated bill saves you every month with no ongoing effort. Insurance, a phone plan, a subscription you forgot about. A twenty minute call can beat a year of watching your grocery spend, which makes it the best return on effort in personal finance.

5 Pay your future self first, automatically

Set a standing transfer to a separate savings account for the **day after payday**, before the money is available to spend. Start small enough that you do not feel it, then raise it a little each quarter.

6 Review once a month, for ten minutes

Not daily. Once a month, compare the three buckets to last month and change exactly one thing. A budget you run for ten minutes forever beats a perfect one you run for two weeks.

None of the three asks you to become a different person, which is deliberate. Anything that depends on staying motivated has a shelf life, and you will be tired in March.

THE SHORT VERSION

Measure for a month, cut one fixed cost, automate one transfer, then check in for ten minutes and let time do the rest.

WHY ONLY THREE

Every extra change is another thing to remember in a month where you are already tired. Three is what survives a bad week.

IF YOU MISS A MONTH

Nothing resets. Pick it up at the next review. The automated transfer kept working the whole time you were not looking.

Ninety days, month by month

The shape of a real first quarter. The figures are illustrative. The pattern is the part worth copying.

MONTH	TAKE-HOME	FIXED	FLEXIBLE	FUTURE
1. Measure	2,400	1,180	1,140	80
2. Correct	2,400	1,060	960	380
3. Settle	2,400	1,060	920	420

Bars are drawn for Future only, to one scale across the three months.

Fixed dropped once, from a renegotiated bill in month two, and then stayed down on its own. Flexible fell more gently, because the two categories doing the damage were finally visible. Future went from a rounding error to real money, mostly because the standing transfer ran in the background without anyone thinking about it.

Month one overshoots. It is supposed to. By month three the budget is not a document you check. It is a habit that runs itself, which is the whole point: not a heroic month, but a boring system that survives the year.

THE PART NOBODY TELLS YOU

Month one looking bad is the method working, not failing. The overshoot is the measurement. If you had started by restricting, you would have hit the same wall in week three and blamed yourself for it.

Where to keep it

The first goal is not wealth. It is a buffer that turns an emergency back into an ordinary expense.

Once money starts landing in your Future bucket, give it a job. The first job is a starter emergency fund of roughly one month of essential costs, kept in a separate high-yield savings account with no card attached to it. Separate, so you do not dip into it. High-yield, so it does not quietly lose value. No card, so spending it takes a deliberate transfer rather than a tap.

Aim for one month of essentials first, then three. The first month is what changes how a bad week feels. The rest is arithmetic and time.

A buffer is boring, which is what makes it work.

DO THIS WEEK

- Open one savings account you will use only for this
- Automate a small transfer for the day after payday
- Write down your three leak categories

DO THIS MONTH

- Make one bill renegotiation call
- Run your first ten minute review
- Raise the transfer once it feels invisible