30-Day Budget Reset

Template & Tracker

Take control of your money in 30 days — one day at a time

Most budgets fail within a week. This template is different: it's built around the psychology of money — making small daily decisions instead of one big overwhelming plan.

By the end of 30 days, you'll know exactly where your money goes, you'll have a savings habit, and you'll feel in control instead of anxious.

Step 1: Map Your Money

MONTHLY INCOME

Source	Expected	Actual
Primary job / salary		
Side income / freelance		
Investments / dividends		
Other income		
TOTAL INCOME		

MONTHLY EXPENSES BY CATEGORY

Housing (rent/mortgage)	Guideline: 25–35%
Food & groceries	Guideline: 10–15%
Transportation	Guideline: 10–15%
Utilities & bills	Guideline: 5–10%
Health & insurance	Guideline: 5–10%
Entertainment & dining out	Guideline: 5–10%
Personal care & clothing	Guideline: 3–5%
Subscriptions & memberships	Guideline: 2–5%
Savings & investments	Guideline: 20%+
Miscellaneous / buffer	Guideline: 5%

Step 2: Daily Tracking Grid

Each day, write in what you spent. Takes under 2 minutes. This daily habit is the single most powerful budgeting tool that exists.

Day	Biggest Expense	Amount	Category	Notes / mood
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Step 3: Set Your Savings Goals

THE 3-BUCKET SAVINGS SYSTEM

Emergency Fund (3–6 months of expenses)
This is your financial foundation. Without it, every unexpected expense becomes a crisis. Build this first.

Short-Term Goals (Under 1 year)
Vacation, new laptop, car repair — anything you'll need soon. Keep in a high-yield savings account.

Long-Term Goals (1+ years)
Retirement, house down payment, financial independence. Automate contributions so it happens without willpower.

30-DAY CHALLENGE: THE 3 RULES

Rule 1: Before any non-essential purchase over $20, wait 24 hours.

Rule 2: Every Friday: review your spending — celebrate wins, no guilt for slips.

Rule 3: On Day 30: compare your actual spending to your budget. Adjust for next month.