

Fit Firm & Fabulous

A woman's guide to easy weight loss, wellness and beauty

Monthly **Budget** *Template*



A clean monthly budget structure that helps you see what's happening with your money

WELCOME

Most women avoid budgeting for one reason:

It has always been taught as:

- Complicated
- Restrictive
- Judgmental
- Time-consuming
- Overwhelming

But budgeting isn't about controlling your life. It's about **seeing your life clearly** – so you can make choices with confidence instead of guessing.

This guide gives you a simple monthly budget structure that:

- Takes minutes to use
- Doesn't require math skills
- Works with any income
- Helps you feel in control
- Removes money anxiety

No guilt. No pressure. Just clarity.

Why a Monthly Budget Matters

When you can see your money:

- Financial stress decreases
- Impulse spending reduces naturally
- Saving becomes easier
- Decision-making improves
- Money feels less emotional

You're not telling money what to do.

You're understanding what it's already doing.

How to Use This Template

Once per month:

- 1 Write your income
- 2 List your expenses
- 3 See what's left
- 4 Decide what you want to adjust

No daily tracking required.

No obsession.

Just a monthly money snapshot.

STEP 1

Record Monthly Income

Write total income after taxes:

- Paychecks
- Side hustles
- Child support
- Any additional income

Total Monthly Income: \$ _____

STEP 2

List Fixed Expenses

These stay mostly the same each month:

- Rent or mortgage
- Utilities
- Phone
- Internet
- Insurance
- Car payment
- Subscriptions

Total Fixed Expenses: \$ _____

STEP 3

List Variable Expenses

These change month to month:

- Groceries
- Gas
- Dining out
- Entertainment
- Personal care
- Clothing
- Household items

Total Variable Expenses: \$ _____

STEP 4

List Savings or Debt Payments

- Savings
- Emergency fund
- Credit cards
- Loans

Total Savings/Debt: \$ _____

STEP 5

See What's Left

Income

minus Fixed Expenses

minus Variable Expenses

minus Savings/Debt

Remaining Balance: \$ _____

No judgment.

Just information.

STEP 6

Choose One Gentle Adjustment

Ask:

- Where could I reduce slightly?
- Where do I want to spend more intentionally?
- What feels realistic – not extreme?

Choose one small adjustment next month.

Progress beats perfection.

If Your Numbers Don't Feel Good

This is common.

Seeing reality is not failure –

it's the first step to change.

No shame.

Just awareness.

Why This Template Works

- Simple layout
- No complicated categories
- Flexible for any income level
- Encourages awareness, not restriction
- Easy to repeat monthly

A budget should support you – not stress you.

What You'll Notice Over Time

- Clearer financial awareness
- Reduced money anxiety
- Better spending choices
- Easier saving
- Increased confidence

Because clarity creates calm.

Next Step Go Deeper

If you'd like deeper financial organization tools, income-building systems, and saving strategies, visit the:

Money & Freedom Tab

on your Fit Firm & Fabulous website

There you'll find:

- Income-building guides
- Savings systems
- Financial confidence tools
- Earning expansion resources

Money becomes easier when you understand it.

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Money becomes easier when you understand it.

A budget isn't a restriction.

It's self-respect with your finances.**

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