家 家計簿 KAKEIBO, THE HOUSEHOLD LEDGER

The monthly plan

Filled in before the month begins: what is coming in, what is promised to savings, and what each envelope may spend.

MONTH _____

YEAR _____

01 Income

Everything coming in this month, after tax.

		AMOUNT
FROM		
FROM		
	Total income	

02 The savings promise

Moved out on the first day, before any spending starts.

I will move _____ into savings on _____ towards _____ ☐ MOVED

Left to plan income, minus the promise _____

03 The four envelopes

Share out what is left to plan, then keep each running total as the weeks go.

Survival 生活費

INTENDED _____

Rent, food, bills and getting to work: what the month cannot run without.

WEEK	SPENT	RUNNING TOTAL
1		
2		
3		
4		
5		
MONTH		

Optional 娯楽費

INTENDED _____

Takeaways, subscriptions and the shopping you would not miss.

WEEK	SPENT	RUNNING TOTAL
1		
2		
3		
4		
5		
MONTH		

Culture 文化費

INTENDED _____

Books, a course, a gallery, a concert: what feeds the mind.

WEEK	SPENT	RUNNING TOTAL
1		
2		
3		
4		
5		
MONTH		

Extra 予備費

INTENDED _____

The irregular costs that always arrive: a repair, a gift, the vet.

WEEK	SPENT	RUNNING TOTAL
1		
2		
3		
4		
5		
MONTH		

04 At the end of the month

The four questions, answered with the ledger open.

1 How much did you have? _____

2 How much did you want to save? _____

3 How much did you spend? _____

4 How could you improve? _____

Free for personal use.