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FINANCE & MONEY LIFE SKILL

# Your First Real Budget in 5 Days

In five short sessions, build a monthly budget from your own real numbers — not a generic template — that you'll actually keep using.

5-day guide · 5 chapters · Self-Directed Learning Framework

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## ABOUT THIS GUIDE

This guide was built with the Self-Directed Learning Framework (SDLF): every chapter gives you a short starting action, the one idea you actually need, a fully worked example, a checklist, and exercises using your own figures — no filler, no re-reading required.

Important: this is a general budgeting structure, not personal financial advice. It doesn't tell you what to spend, save, or invest, and it isn't a substitute for a qualified adviser — particularly where debt, tax, or investment decisions are involved. Work through the chapters in order; each takes 20–35 minutes.

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CHAPTER 1 OF 5 · DAY 1 · 25 MIN

# Gathering Your Real Numbers Without Judgment

> **Outcome:** "I have one page listing my actual income and every recurring expense, taken from statements rather than memory."

### Micro-start (under 12 minutes)

Open your banking app and write down two numbers: the total that came in last month and the total that went out. Thirty seconds, no categories yet.

### The minimum you need to know

A budget built from memory fails within a month, because memory reliably underestimates small frequent spending and forgets annual charges entirely. The fix is to work from the last three months of bank and card statements instead of from what you think you spend — three months rather than one, because any single month is atypical. At this stage you are only collecting: no cutting, no cancelling, no judging.

### Worked example: one page, three columns

Down the left: every line item that appears in the statements — salary, rent, electricity, phone, groceries, transport, insurance, subscriptions, everything. In the middle: what it cost in each of the last three months. On the right: the monthly average, and for annual bills, the yearly figure divided by twelve. A €360 annual insurance premium becomes €30 a month on this page, even though it leaves the account once. By the end you have one number for income and a list of numbers for outgoings, all sourced from statements rather than estimates.

### Checklist

- ☐ Last three months of bank and card statements open
- ☐ Every recurring line item listed, including the ones you'd rather not see
- ☐ Annual and quarterly charges divided down to a monthly figure
- ☐ Three-month average calculated for variable items like groceries
- ☐ Income written as actual take-home received, not gross salary
- ☐ Nothing cut, cancelled or judged at this stage

### Exercises

1. List every recurring expense from three months of statements onto one page.
2. Convert every annual and quarterly charge into a monthly equivalent.
3. Total the outgoings and compare to income — whatever the gap is, just write it down.

CHAPTER 2 OF 5 · DAY 2 · 30 MIN

# Sorting Spending into Needs, Wants, and Surprises

> **Outcome:** "Every line on my page is labelled as a need, a want, or an irregular expense."

### Micro-start (under 12 minutes)

Take your Chapter 1 page and label just the five largest expenses N, W or I. The biggest lines decide most of the outcome, so start there.

### The minimum you need to know

Three labels, each with one clear test. A **need** is something whose absence causes a real problem within a month — housing, utilities, basic food, transport to work, insurance, minimum debt payments. A **want** is everything you choose, however reasonable. An **irregular** expense is a real cost that doesn't arrive monthly: car maintenance, dentist, birthdays, the annual insurance premium. Most failed budgets fail because irregular expenses never got a category, so they arrive looking like emergencies when they were entirely predictable.

### Worked example: sorting a typical page

Rent €900 → N. Electricity and water €150 → N. Groceries €300 → N, though part is arguably W. Transport €150 → N. Phone €25 → N at a basic level. Streaming services €35 → W. Eating out €180 → W. Gym €40 → W. Car service and tyres €600 a year → I, €50 a month. Dentist and medical excess €300 a year → I, €25 a month. Gifts and birthdays €480 a year → I, €40 a month. Notice what just appeared: €115 a month of entirely predictable irregular spending that never showed up in any monthly budget before.

### Checklist

- ☐ Every line labelled N, W or I — none left blank
- ☐ Needs tested by the question "what actually breaks within a month without this?"
- ☐ Grey-area items (groceries, phone) split rather than forced into one label
- ☐ All irregular costs listed with an annual figure and a monthly equivalent
- ☐ Irregular monthly total calculated — this is the number most budgets miss
- ☐ Labels assigned without arguing about whether a want is justified

### Exercises

1. Label every line on your Chapter 1 page.
2. Total your needs, your wants and your irregulars separately.
3. Compare your irregular monthly total against what you currently set aside for it — for most people, that gap is the whole problem.

CHAPTER 3 OF 5 · DAY 3 · 35 MIN

# Building Your First Draft Budget

> **Outcome:** "I have a first-draft monthly budget built entirely from my own real numbers."

### Micro-start (under 12 minutes)

At the top of a page, write your monthly take-home income — the actual amount that lands in your account after tax, as one number. Everything else in this chapter works from that single figure, so it has to be real, not a rough guess.

### The minimum you need to know

A first draft budget assigns every euro of that income to one of three buckets, in this order: **Needs** (rent, utilities, groceries, transport — costs you can't skip), **Wants** (a capped amount for everything else you choose to spend on), and **Buffer/savings** (whatever's left). The goal isn't to spend zero on wants — it's that every euro has a job, so nothing quietly disappears.

### Worked example: a sample draft

Take-home income: €2,400. Needs come first and are listed individually: rent €900, utilities €150, groceries €300, transport €150 — totalling €1,500. Wants get one capped line, not itemised yet: €500 for eating out, subscriptions, and hobbies combined. That leaves €400. Rather than leaving it unassigned, it's split into two lines: €250 into an irregular-expenses buffer (covered in the next chapter) and €150 into savings. Every euro of the €2,400 now has a named destination.

### Checklist

- ☐ Take-home monthly income written as one real number, not estimated
- ☐ All fixed and near-fixed Needs listed individually and totalled
- ☐ One capped Wants line set — not itemised in detail yet
- ☐ Remaining amount calculated: Income − Needs − Wants
- ☐ Remaining amount split between a buffer line and a savings line, not left unassigned
- ☐ Every euro of income accounted for somewhere on the page
- ☐ Draft budget totals checked: Needs + Wants + Buffer + Savings = Income

### Exercises

1. Using your Chapter 1 numbers, list your own Needs individually and total them.
2. Set your own capped Wants line and calculate what's left over.
3. Split the remainder into a buffer line and a savings line, and confirm the four categories add up exactly to your income.

CHAPTER 4 OF 5 · DAY 4 · 30 MIN

# A Buffer System for Irregular Expenses

> **Outcome:** "I have one buffer amount and a place to keep it, so irregular bills stop being emergencies."

### Micro-start (under 12 minutes)

Take the irregular monthly total from Chapter 2 and write it on a sticky note. That single number is the whole chapter.

### The minimum you need to know

The buffer isn't savings and isn't an emergency fund — it's money already spoken for by bills that simply haven't arrived yet. It works because it's separated: a second account, a sub-account, or a labelled pot, so the money isn't visible in your day-to-day balance. Each month you move the irregular total into it; when the car service or the dentist arrives, you pay from the buffer and the monthly budget doesn't move at all. The distinction that makes it work: an emergency fund covers what you couldn't predict, the buffer covers what you could.

### Worked example: running the buffer for a year

The irregular total from Chapter 2 is €115 a month, so €115 moves into a separate account on payday, automatically. In March the car needs €400 of work — the buffer holds €345, so €345 comes from the buffer and €55 from the month's spare capacity, and nothing else is disrupted. By August the balance has rebuilt to €575, which covers €300 of dental work with room to spare. December's €480 of gifts is the year's largest single hit, and it's also the one the buffer has had twelve months to prepare for. Across the whole year nothing has to go on a credit card, because nothing arrived that hadn't been counted.

### Checklist

- ☐ Irregular monthly total carried over from Chapter 2
- ☐ A separate account, sub-account or pot designated for it
- ☐ Transfer automated for the day income arrives
- ☐ Buffer kept distinct from emergency savings, with the different purposes written down
- ☐ Irregular bills paid from the buffer, not from the monthly budget
- ☐ Buffer amount reviewed once a year, or whenever a new recurring irregular appears

### Exercises

1. Open or designate a separate account for your buffer.
2. Set up an automatic transfer of your irregular monthly total on payday.
3. List the next three irregular expenses you know are coming, and their approximate dates.

CHAPTER 5 OF 5 · DAY 5 · 20 MIN

# Making It Stick: A 5-Minute Weekly Check-In

> **Outcome:** "I have a weekly routine that keeps the budget accurate without re-doing it."

### Micro-start (under 12 minutes)

Put a five-minute recurring appointment in your calendar for the same time every week — a quiet slot, not Monday morning. The appointment matters more than the method.

### The minimum you need to know

Budgets don't fail at the planning stage, they fail at the maintenance stage, and the fix is to make maintenance small enough to survive a bad week. Five minutes, once a week, doing three things only: compare what's actually left in the account against what should be left, trace any gap to a cause, and adjust one line if needed. What makes it sustainable is what you leave out — no categorising every transaction, no spreadsheets, no monthly overhaul. The budget gets rebuilt properly only when something real changes: a raise, a move, a new recurring bill.

### Worked example: a five-minute check-in in practice

It's Thursday evening, week three of the month. Expected balance at this point: roughly €400, since the buffer and fixed costs have already gone out and there's a week of groceries and spending left. Actual balance: €280. The gap is €120, and thirty seconds of scrolling finds it — two unplanned restaurant meals. Nothing is wrong with the budget; the wants line was simply overspent. The response is one decision: either stop eating out for the remaining week, or take €120 off next month's wants. Pick one, write it down, close the app. Total time: four minutes.

### Checklist

- ☐ A fixed five-minute weekly slot in the calendar
- ☐ Expected balance compared with actual balance — not every transaction reviewed
- ☐ Any gap traced to a specific cause, not left as a mystery
- ☐ One adjustment decided and written down, not several
- ☐ No re-budgeting unless something structural changed
- ☐ Full review triggered only by real changes: income, housing, new recurring costs

### Exercises

1. Schedule the weekly slot now, as a recurring calendar entry.
2. Run one check-in this week, timing yourself — if it took more than ten minutes, you're doing too much.
3. Write down the three events that would justify a full re-budget, and keep the page where you'll find it.

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