DUESMART · FINANCIAL ACTION WORKBOOK

Build a Working Monthly Budget

Create a plan that reflects when money arrives, when bills are due and what remains.

Companion to Module 3 · Money & Capital

LEARN · PRACTICE · ACT

A budget is a decision map

Your goal is not to predict every dollar perfectly. Your goal is to see commitments, protect essentials and decide what the next available dollar should do.

Step 1 · Income

Income source	Expected amount	Date received	Reliable or variable?

Step 2 · Required bills

Bill	Amount	Due date	Autopay?
Housing			
Utilities			
Transportation			
Insurance			
Minimum debt payments			
Other			

Step 3 · Flexible spending

Category	Weekly estimate	Monthly estimate	Adjustment
Groceries			
Fuel / transit			
Child or family care			
Health / personal			
Dining / entertainment			
Other			

Step 4 · The monthly picture

Calculation	Amount
A. Total expected income	$
B. Total required bills	$
C. Total flexible spending	$
D. Planned savings	$
E. Remaining = A - B - C - D	$

If the remainder is negative

Pause. Prioritize housing, food, utilities, transportation, insurance and required obligations. Contact creditors before a missed payment when possible. Avoid a plan that depends on new high-cost debt.

Build a bill calendar

Place each payday and due date on your calendar. If timing creates a shortage even when the monthly total is positive, ask whether a due-date change is available.

Week	Money arriving	Bills due	Planned spending	Expected balance
1				
2				
3				
4				

Optional AI prompt

```
Help me organize this educational monthly budget. My income arrives as follows: [rounded
amounts and dates]. My bills are: [names, rounded amounts and due dates]. My estimated
flexible spending is: [categories and amounts]. Calculate totals, show the expected
remainder and organize the dates by week. Identify any assumptions. Do not request account
numbers or login information.
```

Review the result

[ ] All income is net income or clearly labeled otherwise.

[ ] Irregular expenses are included.

[ ] The math matches my own calculation.

[ ] The plan protects essential needs.

[ ] I chose the changes; AI did not decide for me.

My next-month plan

One expense I will reduce, pause or renegotiate

One income action I will explore

One system change I will make

Completion

Transfer your confirmed due dates, expected amounts and one next action into the DUESMART Tracker.