



Simple Spending Plan.

Here's the deal: Traditional budgets don't work because 90 percent of us don't have the desire to track every penny spent in a dozen categories nor the resolve to say: "You know what guys? I'm overbudget on going out, I'm staying home Friday night." Here's the fix:

- Track your spending automatically
- Know your "nut"—your fixed monthly expenses plus savings
- Put these bills and transfers on autopilot
- Spend the rest without worry

The worksheet on the next page will help you calculate your nut; the fixed amount of expenses you need to meet every month plus what you want to save. What's left, you can spend without worry. Note that if there's not enough left to spend, you need to look at big ways you can either reduce your nut or earn more money.

Questions or suggestions? Hit me up at david@moneyunder30.com.

Your Monthly Nut

1. Housing Rent or mortgage payment including taxes and insurance.	\$
2. Debt Include student loans, auto loans, and the minimum monthly payments on all credit cards.	\$
3. Other E.g., car or health insurance premiums, child care, or utilities with fixed monthly payments.	\$
4. Savings Cash for emergencies and short-term goals Investments for retirement and long-term goals Extra loan or credit card payments	\$
5. Total nut (sum of lines 1-4)	\$

Your Spending Allowance

6. Monthly take-home pay	\$
7. Your spending allowance (line 6 - line 5)	\$