



Personal Audit and First Budget

Keep this checklist with your budget. Your private statements stay with you.

☐ 1 Gather the records

Use two complete months of bank and card records, take-home income, cash receipts, and payment-app activity. Look farther back for annual or seasonal bills.

☐ 2 Sort and total

Group purchases by category. Record each purchase once. Separate transfers and card payments from purchases already counted. Identify payments on older debt.

☐ 3 Find the monthly baseline

Add both months in each category and divide by two. Track take-home income too. Choose a cautious income plan when earnings vary.

☐ 4 Build the first plan

Enter realistic targets under Projected. Include required debt payments, future-bill reserves, and savings your income can support. Income minus all allocations equals margin.

☐ 5 Address a shortfall

Change spending or identify reliable income changes before making new purchases. Available credit is not income. Essential-cost shortfalls may need larger changes or help.

☐ 6 Track and review

Record actual income and spending. Check weekly and reconcile with accounts. Review the first two budget months, then make funded adjustments for the next month.

My first action: _____

Action date: _____ Weekly check-in: _____ Two-month review: _____

My baseline check

Category	Month A	Month B	(A + B) / 2	First target
_____	_____	_____	_____	_____

Free 30-minute initial debt-free consultation

Book at leesmoneybrew.com or click the invitation above.