



**ASKESIS**  
**MINDSET**

# Minimalist Budget Builder

## Current Situation

### Monthly Budget

List every dollar of income and spending. Every transaction needs to be listed separately. If you run out of space, print another form.

Income

Spending



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## Lifestyle Tracker

### Finding the Bloat

Refer back to the Current Situation document and put spending into these buckets.

#### Recurring

Common Examples - Netflix, Phone, Auto, etc.

#### Habitual

Common Examples - Coffee shop, lunch/dinner out, etc.

#### Impulsive/Emotional

Common Examples - Online shopping, Food delivery, etc.

#### Regular Spending

This can be left out of this worksheet. However, note the following examples when regular becomes bloat:

Expense	When It's NOT Bloat	When It IS Bloat
<b>Car Payment</b>	\$280/month for a reliable used car	\$750/month for a luxury car bought on credit
<b>Electric Bill</b>	\$220/month due to high usage + A/C	\$500/month because you keep the house at 64°F
<b>Groceries</b>	\$400/month for meal-prepped groceries	\$800+/month due to Instacart/Premium Food
<b>Phone Bill</b>	\$40/month prepaid	\$120/month for premium + device upgrade plan
<b>Rent</b>	Market-rate for modest apartment	Luxury building rent + unused amenities



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## Regular Spending Investigator

### Recurring / Fixed Expenses

To identify, analyze, and challenge all recurring or fixed monthly spending.

### Expense Inventory

List all fixed monthly spending in the first column, then follow the prompts in columns 2-5.

Expense	Monthly Cost	Fixed / Variable	Auto-Pay Y/N	Market Rate	Lowest Cost	Still Needed?	Possible Fix / Notes / Actions