

My Budget That Bends

THE CHALLENGE

Take the sixty-second fit quiz. Pick your method. Then build just the skeleton — only the fixed bills. Tonight, the budget only needs bones.

My budget personality (tracker? envelope person? big-picture? hybrid heart?) _____

My method

☐ Zero-based ☐ Category ☐ Percentage ☐ Hybrid

If percentage — my honest split (needs / wants / savings) _____

■ My skeleton (fixed bills to automate)

Bill	Amount

■ My joints (envelopes for money that moves)

Food \$ _____

Gas \$ _____

Fun \$ _____

Other _____

My Joy Money line (no questions, no reviews) \$ _____

My weekly money date — day & time _____

■ My five moves

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Move	Finds \$

My starting gap \$ _____

My month-one gap \$ _____

I am choosing the _____ method for this season, because _____

Six months from now, I hope my budget feels like _____

■ Today's Win

- ☐ I took the fit quiz.
- ☐ I picked MY method (not someone else's).
- ☐ I added a Joy Money line.
- ☐ I scheduled the money date.
- ☐ I finished Chapter Four.

VICTORIA'S TRUTH

A budget that bends doesn't break.