works in any currency

the three-number budget

you don't have a spending problem — you have a *"no idea where it goes"* problem. **a budget that works has exactly three numbers**, two automatic transfers, and one five-minute check a week. this page is the whole machine.

the three-number sheet

1 · fixed _____ + 2 · goals _____

+ 3 · free _____ = what actually comes in

_____

the after-tax number that lands in your account — not what you hope, not last year's bonus. if it doesn't add up, the budget is fiction.

1 **fixed** — everything that leaves whether the month was good or not: rent, utilities, phone, insurance, the loan, subscriptions you actually use. add it up **once** — stop re-deciding it every week.

2 **goals** — money for future-you, before present-you gets a vote: cushion, card payoff, the move. a number, not a mood — **paid like a bill** on payday.

3 **free** — everything left: groceries, coffee, the concert. **no categories inside free** — you watch one number going down over the month. one bucket, no sorting, no guilt.

the five-minute weekly check

one ritual. sunday, coffee, five minutes: look at the free balance and ask **"will this last until payday?"** yes → close the app, enjoy your week. no → slow down for a few days, or move a little from goals — **and write down that you did.** everything in free was pre-approved on payday, so guilt is not part of the system.

once a month, two minutes: did fixed change — new subscription, raise, a bill that went up? adjust the number, adjust the transfer, done. that's the entire maintenance schedule.

when it breaks (it will)

car repair, dentist, a wedding you forgot — that's the budget **telling you early**, not failing. don't start over, don't add categories. pull **exactly one lever**:

a **goals takes the hit** this month — that's what a cushion is for.

b **fixed gets renegotiated** — unused subscriptions, the plan that's bigger than you need.

c **free shrinks** for a couple of weeks and life gets a little boring.

if you remember one thing: you won't track your way to control — you decide once, let the transfers do the boring part, and check one balance a week. **three numbers bend. forty-seven boxes shatter.**

the 20-minute setup

1. **one account for fixed**
   pay lands here, every bill pulls from here, nothing else touches it — you can't accidentally spend the rent.
2. **one account for free**
   on payday the free number moves over automatically — standing transfer, set once. this is the card in your pocket. **one balance = the whole tracking system.**
3. **one place for goals**
   same payday, same automatic transfer — it leaves before you can see it. out of sight is the design.
4. **find your login**
   honestly, most of the twenty minutes.

no special app needed — nickname the accounts "fixed / free / goals". **the walls remember for you.**

a starting split

rule of thumb: ≈ **50% fixed · 30% free · 20% goals**. a starting point, not a law — **your rent decides your fifty, not a book.** fixed at 70%? not a moral failure, information: goals shrinks for a while, and the real project is shrinking fixed — not tracking coffee harder.

irregular income: the tank

- ☐ **everything lands in a holding account** first — tips, invoices, commission
- ☐ **pay yourself the same salary** from it on a fixed day — enough for fixed + free
- ☐ **start the salary low** — a filling tank is your emergency cushion being built
- ☐ **tank ≈ 2 months?** raise the salary, or move the extra to goals

one thing to do today

set up **one automatic transfer** for payday — just the goals number, even small. the rest is plumbing for next week.

free to share as-is

education, not financial advice — this is a system for standard situations, not advice for yours; no product, bank, or investment is recommended here. the 50/30/20 split is a well-known rule of thumb (elizabeth warren, "all your worth", 2005), framed as a starting point. companion to the video "turns out, budgeting is simple".