

You Need a Budget

by Jesse Mecham

A printable to-do list of the most effective habits from this book. Check one off each day you do it.

MON TUE WED THU FRI SAT SUN

⁰¹ **Assign everything you currently have**

Open your budgeting tool and give every dollar on hand a specific job today. Do not leave a vague buffer called miscellaneous.

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⁰² **Build three true-expense categories**

Pick three irregular costs you know are coming, convert them to monthly amounts, and fund them before they turn urgent.

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⁰³ **Practice one intentional tradeoff**

If one category runs hot this week, move money from another category deliberately instead of pretending the overage did not happen.

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⁰⁴ **Create a next-month line item**

Even if it starts tiny, add a category whose only job is making next month less dependent on the next paycheck.

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⁰⁵ **Run a 20-minute weekly budget meeting**

Review category balances, upcoming bills, and one likely surprise. Short, frequent check-ins keep the plan honest.

MON TUE WED THU FRI SAT SUN

⁰⁶ **Write down your spending priorities in plain English**

List the three things your budget is supposed to protect. Let those priorities decide where extra money goes first.