



The engine room. Lay your real living costs over the 65% — then hunt the "sneaky wants" leaking in from the other buckets.

This month's take-home pay \$ → Your 65% to spend \$

Map the 65%

CATEGORY	PLANNED	ACTUAL	DIFFERENCE
Housing			
Utilities			
Groceries			
Transportation			
Insurance			
Phone & internet			
Health			
Other			
Totals			

Sneaky wants

Three places the 65% is quietly leaking into wants — and what you'll do about each:
