



Most budgets forget this one. Your 5% is guilt-free joy — fully planned, with permission and boundaries both.

This month's take-home pay \$ → Your 5% to enjoy \$

Plan your joys

| PLANNED JOY THIS MONTH | AMOUNT |
|------------------------|--------|
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| | |
| | |
| Total enjoy | |

Permission

Inside the 5%, spend every dollar with zero guilt. You earned it, and you planned it.

Boundary

Past the 5%, it's borrowing from another bucket. That's allowed — just decide it on purpose.