

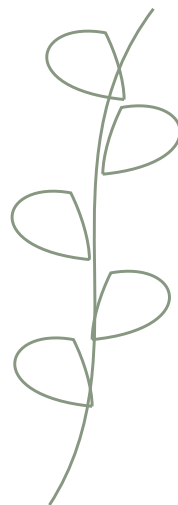
THE MONTHLY EDITION / 10

October

2026

Takeibo budget planner

A little attention. A more intentional month.



01 PLAN	Give your money a purpose.
02 NOTICE	Write down what you spend.
03 REFLECT	Keep what works. Adjust gently.

THIS PLANNER BELONGS TO

MY INTENTION FOR OCTOBER

BEGIN HERE

A quieter money routine

Plan once, notice daily, reflect each week.

Four questions for the month

How much money is available? How much would I like to save?

How much am I spending? What could I change next month?

Give each purchase one home

Record fixed commitments on page 4. Record other spending on pages 7-11.

Use the four categories below for your weekly logs. Choose the best fit.

N / Needs

Everyday essentials: groceries, transport, household basics.

W / Wants

Optional comforts: takeaways, treats, non-essential shopping.

C / Culture

Enrichment: books, classes, museums, creative activities.

U / Unexpected

Unplanned costs: repairs, replacements, urgent expenses.

Keep the numbers consistent

Count each expense once. If it is on page 4, leave it out of the weekly logs.

Log card purchases when you buy; do not count their repayment again.

Existing debt repayments belong on page 4. Savings transfers go on page 5.

Record refunds as negative spending in the original category.

Use only money available for this month; leave untouched savings out.

PRINT & USE

Print at actual size on A4, or fit to page on US Letter. Grayscale works too.

Write by hand or annotate on a tablet. Duplicate a weekly log if needed.

01 / PLAN

Your October plan

Set a realistic starting point. You can adjust it as the month unfolds.

Currency:

MONEY AVAILABLE	EXPECTED	RECEIVED
Take-home income		
Other income		
Spendable carry-in from September		
A. Total available		

BUILD YOUR PLAN

ALLOCATION	PLANNED AMOUNT
A. Total available (from above)	
B. Fixed commitments (page 4)	
C. Savings to set aside (page 5)	
D. Everyday spending budget = A - B - C	

SPLIT D ACROSS THE FOUR CATEGORIES

NEEDS	WANTS	CULTURE	UNEXPECTED

The four amounts should add up to D. If D is negative, revise the plan.

One spending habit I want to practise:

01 / PLAN

Fixed commitments

List October bills and planned debt repayments. Keep these out of weekly logs.

BILL / COMMITMENT	DUE	PLANNED	ACTUAL	PAID

TOTAL	Planned: _____	Actual: _____
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Carry the planned total to B on page 3; use the actual total on page 12.

A bill or subscription I want to review:

01 / PLAN

Make room for saving

A small, achievable goal is a useful place to start.

What I am saving for:

Why it matters to me:

OCTOBER TARGET	PLANNED TRANSFER DATE

SAVINGS MOVEMENTS

DATE	GOAL / ACCOUNT	ADDED	WITHDRAWN

Net saved this month = total added - total withdrawn:

Count only movements between this monthly budget and your savings.

Do not count transfers between savings accounts or investment gains.

One small action that will help:

01 / PLAN

October at a glance

Add paydays, bill dates and plans that may affect your spending.

MON	TUE	WED	THU	FRI	SAT	SUN
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

PLANS TO BUDGET FOR

OCCASION / PURCHASE	DATE	SPENDING LIMIT

Before buying: Do I need it? Will I use it? Can it wait?

Week 1 | October 1-4

Weekly spending limit: _____

N _____ W _____ C _____ U _____

LIMIT - SPENT: _____

07 / 12

Week 2 | October 5-11

Weekly spending limit: _____

N _____ W _____ C _____ U _____

LIMIT - SPENT: _____

08 / 12

Week 3 | October 12-18

Weekly spending limit: _____

N _____ W _____ C _____ U _____

LIMIT - SPENT: _____

09 / 12

Week 4 | October 19-25

Weekly spending limit: _____

N _____ W _____ C _____ U _____

LIMIT - SPENT: _____

10 / 12

Week 5 | October 26-31

Weekly spending limit: _____

N _____ W _____ C _____ U _____

LIMIT - SPENT: _____

11 / 12

03 / REFLECT

Close the month gently

Use what you noticed to make November easier.

EVERYDAY SPENDING	PLANNED (P. 3)	ACTUAL (PP. 7-11)
Needs		
Wants		
Culture		
Unexpected		
Total everyday spending		

THE MONTH IN NUMBERS

A. Actual income + spendable carry-in (page 3)	
B. Actual fixed commitments (page 4)	
C. Net saved (page 5)	
D. Actual everyday spending (table above)	
Unallocated balance = A - B - C - D	

Positive balance? Decide what to save or carry forward. Negative? Check for missing income, withdrawals or spending, then revise your next plan.

How did my saving compare with my target?

Which spending added value? Which would I reconsider?

One specific change I will take into November:

Progress begins with noticing.