October 2026 Kakeibo Budget Planner

家計辨

1. MONTHLY INCOME

Source	Amount (€)
TOTAL INCOME	

2. FIXED EXPENSES

Expense	Amount (€)
TOTAL FIXED EXPENSES	

MONTHLY OVERVIEW

Planned Spending by Kakeibo Groups

Needs	
Wants	
Culture	
Unexpected	
TOTAL PLANNED SPENDING	

3. VARIABLE EXPENSES

Date	Description	Category (Needs / Wants / Culture / Unexpected)	Amount (€)
	TOTAL VARIABLE EXPENSES		

4. SAVINGS GOAL

My savings goal for this month:

Target Amount (€)

Why this goal matters to me:

5. SPENDING CATEGORIES

Category	Planned (€)	Actual (€)	Difference (€)	Notes
Needs				
Wants				
Culture				
Unexpected				
TOTAL				

6. CLOSING REFLECTION

How much money do I have?

How much would I like to save?

How much am I spending?

How can I improve?

A mindful month

Spend with intention, save with gratitude,
and live with what truly matters.

感謝