

# Takeibo Monthly Budget Template

This template follows the traditional Japanese Takeibo method of budgeting. Use it to record income, reflect on spending habits, and plan savings mindfully each month.

## Monthly Overview

Month & Year	
Expected Income	
Target Savings	
Monthly Goal/Focus	

## Four Key Questions

- How much money do you have?
- How much would you like to save?
- How much are you spending?
- How can you improve?

## Weekly Tracking

Date/Week	Category	Item Description	Amount (£)	Running Total (£)
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## End-of-Month Reflection

- Did you meet your savings goal?
- Which category surprised you most?
- What will you do differently next month?
- Positive wins (e.g., skipped takeaways, reduced impulse buys)

## How to Use This Template

1. At the start of the month, write your income and savings goal.
2. Track all spending weekly, categorising into Needs, Wants, Culture, or Extra.
3. Reflect weekly and monthly on patterns – note emotional triggers or surprises.
4. Adjust goals and habits for the following month.