

Kakeibo Budget Planner

Set the savings goal before you decide what you can spend. That ordering is the whole method.

MONTH _____	CURRENCY _____
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1. THE MONTH'S PLAN

INCOME THIS MONTH

Everything that comes in

FIXED COSTS

Rent, EMIs, base utilities

SAVINGS GOAL

Decided BEFORE spending

SPENDING MONEY

Income minus fixed costs minus savings goal

2. THE FOUR CATEGORIES

CATEGORY	BUDGET	ACTUAL	WHAT GOES IN IT
Needs also called Survival			Rent, groceries, transport, utilities, medicines, fees
Wants also called Optional			Dining out, clothes, hobbies, non-essential shopping
Culture also called Culture			Books, courses, museums, concerts, streaming
Unexpected also called Extra			Repairs, medical bills, gifts, festival spending
TOTAL			<i>The four budgets should add up to your spending money.</i>

3. THE FOUR QUESTIONS

1 How much money do you have?

2 How much would you like to save?

3 How much are you spending?

4 How can you improve?

Question four is the engine. A budget you never look back at changes nothing.

Daily Spending Log

Needs Wants Culture Unexpected

[illegible]

themoneydecoded.com/blog/kakeibo

Month End

4. WHAT THE MONTH ACTUALLY DID

TOTAL SPENT

Add up the log

LEFT OVER

Spending money minus total spent

WHICH CATEGORY RAN HOTTEST?

Needs

Wants

Culture

Unexpected

ONE THING TO CHANGE NEXT MONTH

Where the four categories actually come from

The four-box version on page one is what kakeibo means in English, and it is what this planner is built around, because it is what you came for. It is worth knowing that it is a repackaging.

Kakeibo was devised in 1904 by Hani Motoko, and the ledger she designed is still published every year by Fujin no Tomo Sha, the company she founded. It does not run on four categories. It runs on fourteen purpose-based items, with food split three ways into staples, side dishes and seasonings. The publisher's own guidance says newcomers are often surprised by how many there are, and the book ships with an index of categories in kana order because there are too many to keep in your head.

The four reflective questions are not in the Japanese sources either. None of which makes this planner useless. It is a real and workable budget, wearing the name of an older and more demanding system.

Sources: Fujin no Tomo Sha, 120th anniversary of the kakeibo (fujinnotomo.co.jp) and Kakei Plus on the fourteen items (note.com/kakei_plus). Full explainer and an Excel version at themoneydecoded.com/blog/kakeibo. Educational only, not financial advice.