## The Compassionate Gentle Budget Template

### 1. 🕊️ Grounding: “Where am I now?”

(*Reflect with kindness. No judgement.*)

| **Category** | **Amount (per month)** | **Notes / Feelings** |
| --- | --- | --- |
| Income (after tax) | £ | e.g. job, benefits, side hustle |
| Fixed expenses | £ | rent/mortgage, bills, subscriptions |
| Variable essentials | £ | food, transport, kids, meds |
| Debt repayments | £ | include minimums |
| Emotional spending | £ | “I needed a treat” purchases |
| Savings/investments | £ | even £1 counts |
| Unexpected/life stuff | £ | these are all unexpected expenses that will help you build sufficient ‘buffer’  |
| Total Outgoings | £ | Auto-calculate |
| Monthly Difference | £ | Income – Outgoings |

💬 *Kind prompt: What did this bring up emotionally?*

**2. 🌼 Gentle Categories & Monthly Check-In**

**🧺 Essentials (Needs)**

*(Things you must cover to feel secure and cared for.)*

| **Category** | **Budget** | **Spent** | **Notes/Feelings** |
| --- | --- | --- | --- |
| Housing | £ | £ |  |
| Utilities | £ | £ |  |
| Food | £ | £ |  |
| Transport | £ | £ |  |
| Health | £ | £ |  |

**🎁 Intentional Joy (Wants with purpose)**

*(Spending that lifts your spirit or aligns with your values.)*

| **Category** | **Budget** | **Spent** | **Notes/Feelings** |
| --- | --- | --- | --- |
| Fun & hobbies | £ | £ | Guilt-free joy |
| Treats/self-care | £ | £ | Comfort & restoration |
| Gifting | £ | £ | Thoughtful giving |

**💗 Healing & Growth**

*(Investments in your future self.)*

| **Category** | **Budget** | **Spent** | **Notes/Feelings** |
| --- | --- | --- | --- |
| Savings | £ | £ | Safety cushion or goals |
| Debt reduction | £ | £ | Progress tracker |
| Learning | £ | £ | Courses, books, skills |

**3. 🌙 End-of-Month Reflection**

* 🌼 *What felt good about my spending this month?*
* 🌧 *Where did I feel stress or shame — and how can I be kinder to myself next time?*
* 💡 *What’s one gentle change I’d like to try next month?*

**4. 🌻 “Compassion Notes” Section (Optional but powerful)**

Write one or two affirmations to encourage yourself:

*“I am learning, not failing.”*
*“Every step I take towards awareness is a victory.”*