

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Essential expenses							
Optional expenses							
Entertainment and leisure							
Extras and unforeseen events							
<b>TOTAL</b>							

ESSENTIAL EXPENSES	OPTIONAL EXPENSES	ENTERTAINMENT AND LEISURE	EXTRAS AND UNFORESEEN EVENTS
Supermarket .....	Shopping .....	Books & magazine .....	Medical expenses .....
.....	.....	.....	.....
Other food .....	Cosmetics .....	Music .....	Travel .....
.....	.....	.....	.....
Pharmacy .....	Gifts .....	Movies and show .....	.....
.....	.....	.....	.....
Transportation .....	.....	Cafés and takeout .....	.....
.....	.....	.....	.....
Children .....	.....	Restaurants .....	.....
.....	.....	.....	.....
Pets .....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....
Total .....	⊕	⊕	⊕
<b>= WEEKLY TOTAL:</b> .....			



# THE KAKEIBO CYCLE

Inicia respondiendo las siguientes preguntas:

1

3

How much money **do you have**?

How much would **you like to save**?

.....  
.....  
.....

.....  
.....  
.....

2

4

How much are **you spending**?

How can **you improve**?

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.....  
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.....  
.....

## STEP 1

Write down all your monthly expenses and responsibilities that you have for the month and **divide them into categories**:

### SURVIVAL:

Food, home, transportation, children's expenses, etc.

.....  
.....  
.....

### OPTIONAL EXPENSES:

Grab a bite or shopping

.....  
.....  
.....

### CULTURAL EXPENSES:

The money destined for books, museums, theater or cinema.

.....  
.....  
.....

### EXTRA EXPENSES:

For inconveniences or unusual expenses, such as a birthday present or the repair of your computer.

.....  
.....  
.....

And then classify which are **fixed** and which are **variable**.

## STEP 2

When you have defined **the variable expenses...**

$$\text{Income of the month} - \text{The savings of the month} - \text{Fixed expenses of the month} =$$

**Variable expenses**

$$\text{Variable expenses} / 4 \text{ weeks} = \text{[Empty Circle]}$$

Then the variable expenses **are divided between 4 (The weeks of the month)** The result is **how much you should spend per week.**

## STEP 3

Make a Kakeibo record, it can be a table similar to this one, each time you spend money, place it in the corresponding category and day.

Mes: _____	Lunes	Martes	Miércoles	Jueves	Viernes	Sábado
Gastos esenciales						
Gastos opcionales						
Entretenimiento						
Extras e imprevistos						
Total:						

# STEP 4

Now it's time to do a **Weekly Analysis**, taking the sum to see how you are managing your money.  
For example:

## Weekly expenses

### Essential expenses

Supermarket .....  
 Other food .....  
 Pharmacy .....  
 Transportation .....  
 Children .....

### Optional expenses

Shopping .....  
 Cosmetics .....  
 Gifts .....

### Extras and unforeseen events

Medical expenses .....  
 Travel .....

**Total:** .....

**Total:** .....

**Weekly total:** .....

# STEP 5

After all the information collected, To sum it up you have to make a table to **compare the expectation with the reality**, for example:

	Planned	Real
<b>Income of the month</b>	\$5,000	\$5,000
<b>The savings of the month</b>	\$1,000	\$1,000
<b>Fixed expenses of the month</b>	\$2,000	\$2,000
<b>Variable expenses</b>	\$2,000	\$1,000
	$\frac{\div 4 \text{ (weeks)}}{500}$ (Limit to spend in the week)	$\$1,000$ leftover ADD TO SAVINGS
	Planned	Real
<b>Income of the month</b>		
<b>The savings of the month</b>		
<b>Fixed expenses of the month</b>		
<b>Variable expenses</b>		

