



Build Your Simple Money Game Plan

You don't need a perfect plan. All you need is a simple one that you can understand.

How it works: Use these prompts to map out the basics. There is a text box beneath each prompt to help you answer as you go. Feel free to download the template and keep updating it regularly!

Money Coming In

Right now, where does your money come from?

Jot down anything that applies. Could be:

- Job income
- Scholarships or stipends
- Support from family
- Other sources

How often does this money usually show up?

Locked-In Expenses (Fixed Expenses)

What do you have to pay no matter what?

Jot down anything that applies. Could be:

- Rent
- Phone
- Transit
- Subscriptions
- School-related costs

These usually run on a schedule.





Flexible Spending (Variable Expenses)

What tends to change month to month?

- Food choices
- Social plans
- Clothing
- Extras

One step further: Could you ballpark last month's numbers for these categories?

The Reality Check

Step back and look at the full picture.

Take a look at your basic numbers and think to yourself:

- Does your money usually feel tight or manageable?
- Are there certain weeks where stress shows up?
- Does your schedule affect how you spend?

This is about spotting patterns. Once you know how you spend, you can begin to own it.

What Could Be Better?

What's one small change that would make this month feel easier?

It could be:

- Checking your balance more often
- Cutting one unnecessary expense
- Planning around a busy week

One move is enough.





Going Forward

Try implementing that going forward. Keep a tally or loose idea sheet handy and try tracking next month too. See if you find any improvement or learn something new about yourself!

Remember: Progress, not perfection.

Want to learn more?

[Read the related guide on managing your money](#)

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