THE FAMILY BUDGET RESET

A SIMPLE WORKBOOK FOR ORGANIZING HOUSEHOLD EXPENSES



ORGANIZE | PRIORITIZE | RESET

Groceries • Bills • School • Activities • Subscriptions • Family Priorities

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WELCOME TO YOUR FAMILY BUDGET RESET

This workbook is about getting organized—not creating a perfect budget.



SEE IT CLEARLY

Gather your household expenses in one place.



DECIDE WHAT MATTERS

Choose the costs and priorities that deserve your attention.



KEEP IT SIMPLE

Create a short routine your family can repeat each month.

WHAT I HOPE FEELS EASIER AFTER THIS RESET

For general educational and household-organization purposes only.
This workbook is not financial, tax, legal, or investment advice.

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HOW TO USE THIS WORKBOOK

Work through the pages in order the first time. Then reuse the monthly review pages whenever your household needs a quick reset.

1 GATHER

Bring together bills, receipts, account summaries, school information, subscription lists, and other household expenses.



2 ORGANIZE

Sort expenses into simple family categories.



3 REVIEW

Notice what is fixed, flexible, irregular, useful, forgotten, or worth discussing.



4 DECIDE

Choose a few realistic changes instead of trying to change everything.



5 REPEAT

Use the monthly conversation to keep your system current.



CHOOSE YOUR APPROACH

- ☐ Complete the workbook in one sitting
- ☐ Complete one section at a time
- ☐ Complete it together as a family

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TABLE OF CONTENTS



GET READY 1–8



SEE THE FULL PICTURE 9–17



EVERYDAY FAMILY COSTS 18–32



BUILD A CUSHION 33–36



MAKE THE RESET 37–38



KEEP IT GOING 39–41



Start with clarity. Finish with a routine you can actually repeat.

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WHY ARE WE RESETTING?

Choose the reasons that feel most true right now.

- [ ] Our bills feel scattered
- [ ] Groceries cost more than expected
- [ ] We have subscriptions to review
- [ ] School costs keep surprising us
- [ ] Kids' activities are adding up
- [ ] Irregular expenses catch us off guard
- [ ] We want a better emergency cushion
- [ ] We need clearer family priorities
- [ ] We want fewer money surprises
- [ ] We simply want a fresh start

THE BIGGEST THING WE WANT TO IMPROVE

_____

_____

_____

_____

_____

OUR RESET IN ONE SENTENCE: _____

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HOUSEHOLD MONEY SNAPSHOT

Circle one number for each statement. 1 means 'not organized yet' and 5 means 'working well.'

We know our regular monthly bills.	1	2	3	4	5
We know where grocery money tends to go.	1	2	3	4	5
We keep track of subscriptions.	1	2	3	4	5
We plan for school and activity costs.	1	2	3	4	5
We expect some irregular expenses.	1	2	3	4	5
We talk about household money calmly and regularly.	1	2	3	4	5

ALREADY WORKING

NEEDS ATTENTION

One area we want to make simpler: _____

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WHAT IS WORKING? WHAT IS NOT?

A reset does not mean starting over. Keep the routines that already help.

KEEP DOING

What already makes family money easier?

MAKE EASIER

What feels confusing, forgotten, or harder than it needs to be?

ONE SMALL CHANGE THAT WOULD HELP RIGHT AWAY

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OUR FAMILY MONEY PRIORITIES

Money decisions become easier when you know what your family wants to protect first.

WHAT MATTERS MOST RIGHT NOW?

- [ ] Stable monthly bills
- [ ] Groceries and household basics
- [ ] School needs
- [ ] Kids' activities
- [ ] Transportation
- [ ] Home needs
- [ ] Building a cushion
- [ ] Family experiences
- [ ] Reducing unnecessary expenses
- [ ] Having more breathing room
- [ ] Other: _____

1 PRIORITY 1: _____

2 PRIORITY 2: _____

3 PRIORITY 3: _____

When two expenses compete, which priority should guide us?

_____

_____

_____

_____

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OUR BUDGET GROUND RULES

Choose a few simple rules that make household decisions easier.

- [ ] We talk before adding a new recurring expense.
- [ ] We review subscriptions regularly.
- [ ] We plan ahead for known school costs.
- [ ] We include the full cost of activities.
- [ ] We keep some room for unexpected expenses.
- [ ] We focus on a few changes at a time.
- [ ] We discuss problems without blaming.
- [ ] We change the plan when family needs change.

OUR OWN FAMILY RULE

_____

_____

_____

_____

The goal is a useful system—not a perfect one.

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MONEY AVAILABLE TO THE HOUSEHOLD.

List the regular money your household uses for monthly expenses. Use take-home amounts when that is more useful to you.

SOURCE	HOW OFTEN?	USUAL AMOUNT

Estimated monthly household amount: $_____

Does this amount change from month to month? YES / NO

If it changes, what should we remember? _____

Use the numbers that are useful for household organization. This worksheet does not require tax or investment calculations.

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FIXED, FLEXIBLE & IRREGULAR COSTS.



Most family expenses fit into one of these three simple groups.



FIXED

Usually similar and due regularly.

Housing • Insurance • Internet • Memberships



FLEXIBLE

Regular needs, but the amount can change.

Groceries • Fuel • Utilities • Household supplies



IRREGULAR

Expected or unexpected costs that do not happen every month.

School fees • Repairs • Gifts • Seasonal costs

Which group causes the most surprises for us?

☐ Fixed ☐ Flexible ☐ Irregular

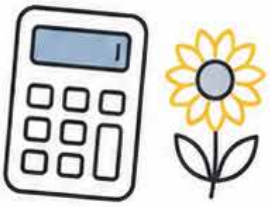
Why? _____

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FAMILY COST CATEGORIES.



Check the categories your household regularly uses.



- [ ] Housing
- [ ] Kids' Activities
- [ ] Pets
- [ ] Groceries
- [ ] Subscriptions
- [ ] Gifts & Celebrations
- [ ] Utilities
- [ ] Phones & Internet
- [ ] Entertainment
- [ ] Transportation
- [ ] Household Supplies
- [ ] Home Maintenance
- [ ] Insurance
- [ ] Clothing
- [ ] Emergency Cushion
- [ ] School
- [ ] Family Care
- [ ] Other

CATEGORY WE MOST NEED TO REVIEW: _____

CATEGORY WE ALREADY MANAGE WELL: _____

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MONTHLY EXPENSE BRAIN DUMP



Write down household expenses as they come to mind. Do not organize them yet.

EXPENSE	EXPENSE

WHAT DID WE ALMOST FORGET?

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ESSENTIAL, IMPORTANT OR OPTIONAL?

Use your family's priorities—not someone else's—to sort expenses.

EXPENSE	ESSENTIAL	IMPORTANT	OPTIONAL
1.	☐	☐	☐
2.	☐	☐	☐
3.	☐	☐	☐
4.	☐	☐	☐
5.	☐	☐	☐
6.	☐	☐	☐
7.	☐	☐	☐
8.	☐	☐	☐
9.	☐	☐	☐
10.	☐	☐	☐

AN EXPENSE WE DEFINITELY WANT TO PROTECT

_____

_____

_____

AN EXPENSE WE COULD RECONSIDER

_____

_____

_____

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WHEN DO OUR EXPENSES HAPPEN?

Frequency can matter just as much as the amount.

EXPENSE	MONTHLY	EVERY FEW MONTHS	YEARLY	OTHER
1.	☐	☐	☐	☐
2.	☐	☐	☐	☐
3.	☐	☐	☐	☐
4.	☐	☐	☐	☐
5.	☐	☐	☐	☐
6.	☐	☐	☐	☐
7.	☐	☐	☐	☐
8.	☐	☐	☐	☐
9.	☐	☐	☐	☐
10.	☐	☐	☐	☐

Which expenses are easiest to forget? _____

Which expenses would be easier if we planned earlier? _____

Known irregular costs are easier to handle when they are visible.

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WHO KEEPS TRACK OF WHAT?

This is about clarity—not assigning blame.

HOUSEHOLD TASK	WHO USUALLY HANDLES IT?	BACKUP / SHARED?
Regular bills		
Groceries		
School costs		
Kids' activities		
Subscriptions		
Home expenses		
Unexpected costs		
Monthly review		

One responsibility we should make clearer: _____

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REGULAR BILLS SNAPSHOT.



List the bills your household expects regularly.

BILL	USUAL AMOUNT	DUE	AUTO?
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐
	$		☐

A bill we need to update or investigate: _____

A bill that is already working smoothly: _____

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IRREGULAR EXPENSE MAP.

List costs that happen occasionally but still belong in the family picture.

EXPENSE	WHEN DOES IT USUALLY HAPPEN?	ABOUT HOW MUCH?

PROMPTS

- ☐ School fees
- ☐ Birthdays
- ☐ Holidays
- ☐ Car needs
- ☐ Home maintenance
- ☐ Seasonal clothing
- ☐ Annual memberships
- ☐ Travel or family events

Our most predictable irregular cost: _____

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GROCERY REALITY CHECK.



Start with how your household actually shops.

WHAT SOUNDS LIKE US?

- [ ] We usually shop with a list.
- [ ] We make several small grocery trips.
- [ ] We buy some items in bulk.
- [ ] We frequently need last-minute ingredients.
- [ ] Snacks and convenience foods are a noticeable cost.
- [ ] Food sometimes gets forgotten or wasted.
- [ ] Our grocery amount changes a lot.
- [ ] We are satisfied with our current grocery routine.

WHAT WORKS

WHAT COSTS MORE THAN EXPECTED

ONE THING TO TRY

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WHERE GROCERY MONEY GOES.



Estimate which grocery categories take the most room in your cart.

CATEGORY	LOW	MEDIUM	HIGH
Meals	○	○	○
Breakfast	○	○	○
Lunches	○	○	○
Snacks	○	○	○
Drinks	○	○	○
Convenience Foods	○	○	○
Household Supplies	○	○	○
Paper Products	○	○	○
Personal Care	○	○	○

The category we most want to watch: _____

Why? _____

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MAKE GROCERIES EASIER.



Choose ideas that fit your family. You do not need to use them all.

- [ ] Plan a few repeat meals
- [ ] Check the pantry before shopping
- [ ] Use a grocery list
- [ ] Combine small shopping trips
- [ ] Use what needs to be eaten first
- [ ] Set a simple snack plan
- [ ] Compare package sizes when useful
- [ ] Keep a list of family staples
- [ ] Separate groceries from household supplies
- [ ] Try one low-cost dinner each week

THE ONE GROCERY CHANGE WE WILL TEST

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SCHOOL EXPENSE SNAPSHOT.

School costs are easier to manage when they are gathered in one place.

- ☐ Supplies
- ☐ Fees
- ☐ Lunches
- ☐ Clothing
- ☐ Shoes
- ☐ Technology
- ☐ Field Trips
- ☐ Pictures
- ☐ Fundraisers
- ☐ Clubs
- ☐ Events
- ☐ Graduation
- ☐ Teacher Gifts
- ☐ Other

EXPECTED SCHOOL COST	WHEN?	ESTIMATED AMOUNT

School expense we should plan for earlier: _____

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SCHOOL COSTS AHEAD

Think beyond this week. What school costs are likely later?

START OF SCHOOL

FALL / WINTER

SPRING

END OF SCHOOL

THE NEXT SCHOOL COST WE WANT TO PREPARE FOR

Expense: _____

Approximate timing: _____

What can we do now? _____

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SUBSCRIPTION INVENTORY.

Include entertainment, apps, memberships, software, boxes, services, and other recurring charges.

SUBSCRIPTION	COST	MONTHLY / YEARLY	WHO USES IT?

Subscription we had almost forgotten: _____

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KEEP, PAUSE, CANCEL OR COMPARE?

Review usefulness—not just price.

SUBSCRIPTION	KEEP	PAUSE	CANCEL	COMPARE
1.	☐	☐	☐	☐
2.	☐	☐	☐	☐
3.	☐	☐	☐	☐
4.	☐	☐	☐	☐
5.	☐	☐	☐	☐
6.	☐	☐	☐	☐
7.	☐	☐	☐	☐
8.	☐	☐	☐	☐
9.	☐	☐	☐	☐
10.	☐	☐	☐	☐

DEFINITELY WORTH KEEPING

_____

_____

_____

ACTION NEEDED

_____

_____

_____

Date to review subscriptions again: _____

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UTILITIES SNAPSHOT

Amounts may change. The goal is to notice the general pattern.

UTILITY	TYPICAL	HIGH MONTH	LOW MONTH
Electric			
Gas / Heating			
Water			
Trash			
Internet			
Mobile Phones			
Other			

Which utility changes the most? _____

Is there a *bill* or plan worth reviewing? _____

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UTILITY REVIEW CONVERSATION

Look for practical improvements that fit normal family life.

SERVICE PLANS

Is there a plan, provider, or package worth comparing?

HOUSEHOLD ROUTINES

Is there an easy habit that could reduce unnecessary use?

EQUIPMENT OR MAINTENANCE

Is something inefficient, outdated, or due for attention?

WHAT IS ALREADY WORKING?

Which utility habits should we keep?

One utility action to investigate: _____

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KIDS' ACTIVITIES OVERVIEW

Include sports, clubs, lessons, camps, hobbies, and recurring programs.

	ACTIVITY	CHILD	HOW OFTEN?	BASIC COST
1				
2				
3				
4				
5				
6				
7				
8				

Which activities matter most to our family? _____

Which activities are temporary or seasonal? _____

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THE TRUE COST OF AN ACTIVITY.

The listed fee may be only part of the total family cost.

Activity: _____

COST	EXPECTED?	ESTIMATED AMOUNT
Registration	☐	
Equipment	☐	
Uniform / Clothing	☐	
Travel	☐	
Food	☐	
Tickets / Admission	☐	
Photos / Extras	☐	
Other	☐	

Estimated total: $_____

Knowing the full cost, does this activity still fit our priorities?		
☐ YES	☐ MAYBE	☐ NEEDS A FAMILY DISCUSSION

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FAMILY TRANSPORTATION COSTS.

Think about both regular transportation and occasional vehicle costs.

- ☐ Fuel
- ☐ Payments
- ☐ Insurance
- ☐ Maintenance
- ☐ Repairs
- ☐ Registration
- ☐ Parking
- ☐ Tolls
- ☐ Public Transportation
- ☐ School Transportation
- ☐ Activity Travel
- ☐ Other

COST	REGULAR OR IRREGULAR?	ABOUT HOW MUCH?

Transportation cost we should plan for next: _____

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HOUSEHOLD & HOME COSTS.



Small home expenses can become a large category when they are scattered.

☐ Cleaning Supplies	☐ Replacement Items
☐ Paper Products	☐ Furniture
☐ Laundry	☐ Decor
☐ Small Repairs	☐ Organization
☐ Lawn / Outdoor	☐ Pest Control
☐ Tools	☐ Home Services
☐ Filters	☐ Other

Most predictable home cost: _____

Home cost that tends to surprise us: _____

Something we can maintain earlier: _____

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FAMILY ESSENTIALS.



Use this page for everyday family needs that do not fit neatly elsewhere.

CLOTHING & SHOES

_____

_____

_____

PERSONAL CARE

_____

_____

_____

FAMILY CARE EXPENSES

_____

_____

_____

PETS

_____

_____

_____

BABY / CHILD ESSENTIALS

_____

_____

_____

OTHER FAMILY NEEDS

_____

_____

_____

Which category changes most during the year? _____

What should we expect next? _____

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SEASONAL & ANNUAL COSTS.

Not monthly does not mean unexpected.

	COST	WHEN?	EXPECTED AMOUNT	PLAN EARLY?
Birthdays				☐
Holidays				☐
School Start				☐
Summer				☐
Vacations / Trips				☐
Annual Fees				☐
Seasonal Clothing				☐
Home / Yard				☐
Other				☐

The seasonal cost we most want to prepare for: _____

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WHAT IS OUR EMERGENCY CUSHION FOR?



A household cushion is money your family chooses to set aside for unexpected needs. The right goal depends on your own circumstances.

WHAT MIGHT OUR CUSHION HELP WITH?

- ☐ Unexpected home repair
- ☐ Vehicle repair
- ☐ Unexpected family expense
- ☐ Temporary change in household income
- ☐ Urgent travel
- ☐ Essential replacement
- ☐ Other: _____

Having a cushion would help our family feel more prepared because...

_____

_____

_____

_____

_____

This exercise is for general household planning and does not recommend a specific savings amount.

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CHOOSE OUR CUSHION GOAL.



Choose a goal that makes sense for your household. It can be adjusted later.

OUR CURRENT CUSHION: $_____

OUR NEXT GOAL: $_____

AMOUNT BETWEEN THE TWO: $_____

Why did we choose this goal?

What kinds of expenses would this cushion be for?

Where will we keep track of progress?

When will we review the goal?

A starter goal can simply be the next amount your household feels ready to work toward.

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WAYS WE COULD BUILD MORE BREATHING ROOM.

Brainstorm possibilities first. Decide what is realistic afterward.

SUBSCRIPTION TO REVIEW

GROCERY CHANGE TO TEST

BILL OR PLAN TO COMPARE

PURCHASE TO DELAY

IRREGULAR COST TO PREPARE FOR

OTHER IDEA

THE IDEA WE ACTUALLY WANT TO TRY

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UNEXPECTED EXPENSE PLAN.

When something unexpected happens, use these questions before reacting.

1. Is this expense urgent?
2. Does it need to happen now?
3. What options do we have?
4. Which family priority does it affect?
5. What other expense might need to change?

OUR SIMPLE PLAN FOR HANDLING SURPRISES

The goal is to create a decision process before the next surprise arrives.

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PRIORITY TRADEOFFS.

Sometimes saying yes to one priority means adjusting another.

WE WANT MORE ROOM FOR: _____

WE COULD ADJUST: _____

WHY THIS TRADEOFF MAKES SENSE: _____

WE WANT MORE ROOM FOR: _____

WE COULD ADJUST: _____

WHY THIS TRADEOFF MAKES SENSE: _____

WE WANT MORE ROOM FOR: _____

WE COULD ADJUST: _____

WHY THIS TRADEOFF MAKES SENSE: _____

WE WANT MORE ROOM FOR: _____

WE COULD ADJUST: _____

WHY THIS TRADEOFF MAKES SENSE: _____

A good reset protects what matters most instead of cutting everything equally.

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OUR MONTHLY BUDGET RESET PLAN.

Choose a few changes your family can realistically follow.

1 CHANGE #1

What will we do? _____

Who will handle it? _____

When? _____

2 CHANGE #2

What will we do? _____

Who will handle it? _____

When? _____

3 CHANGE #3

What will we do? _____

Who will handle it? _____

When? _____

ONE THING WE ARE NOT CHANGING

_____

_____

_____

_____

Keep the reset small enough to use.

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OUR MONTHLY MONEY CONVERSATION

Use these questions for a short family check-in. This is a review—not a blame session.

1 What went smoothly this month?

2 What cost more than expected?

3 Did anything surprise us?

4 Are our current priorities still right?

5 Is there one expense we should review?

6 What should we focus on next month?

NEXT CONVERSATION DATE: _____

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MONTHLY FAMILY BUDGET SCORECARD

Rate the system—not yourselves.

	1	2	3	4	5
Bills stayed organized	○	○	○	○	○
Groceries felt manageable	○	○	○	○	○
Subscriptions stayed visible	○	○	○	○	○
School and activity costs were expected	○	○	○	○	○
Irregular costs felt more prepared for	○	○	○	○	○
We followed our priorities	○	○	○	○	○
Our money conversation was useful	○	○	○	○	○

BIGGEST WIN

BIGGEST SURPRISE

ONE ADJUSTMENT

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NEXT MONTH, KEEP IT SIMPLE.

You do not need to rebuild your household budget every month.
Review what changed and adjust what matters.

KEEP

One thing that worked well: _____

CHANGE

One thing we will adjust: _____

PREPARE

One upcoming expense to plan for: _____

FOCUS

Our top family money priority next month: _____

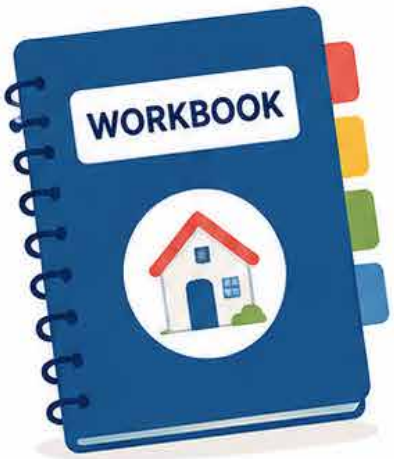
COMPLETION CHECKLIST

- ☐ We organized our household costs.
- ☐ We identified our family priorities.
- ☐ We reviewed major expense categories.
- ☐ We chose a few realistic changes.
- ☐ We created a monthly review routine.

CLARITY FIRST. SMALL CHANGES. ONE MONTH AT A TIME.

For general educational and household-organization purposes only.
This workbook is not financial, tax, legal, or investment advice.

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