

Monthly Budget Reset Checklist

A simple end-of-month routine to review spending, reset categories, and plan the next month.

Website: frugenzaliving.com

Use this when: 2-3 days before the new month or on the first day of the month.

The Monthly RESET Method

Letter	Step	What to do
R	Review spending	Check what actually happened last month.
E	Examine leaks	Find subscriptions, renewals, and repeated small purchases.
S	Set new limits	Adjust categories that were too low, too high, or unrealistic.
E	Estimate upcoming costs	Prepare for bills, irregular expenses, and pressure points.
T	Track mid-month	Schedule one quick check-in before the month gets away from you.

Monthly Budget Reset Checklist

- Review last month's spending.
- Note categories that went over budget.
- Check bills and due dates for the new month.
- Review subscriptions, renewals, and autopay charges.
- Reset groceries, gas, household, personal, and fun money categories.
- Plan savings, sinking funds, and debt payments.
- Prepare for irregular expenses and next-month pressure points.
- Set one mid-month check-in date.

Monthly Budget Reset Worksheet

Fill this out during your monthly money reset. Keep it simple enough to repeat.

Month: _____	Reset date: _____
Mid-month check-in: _____	Main goal: _____

1. Monthly Spending Review

Category	Budgeted	Actual	Reset Needed?

2. Budget Leaks + Subscriptions

Expense / Subscription	Keep, Cancel, or Adjust?	Next Action

3. Next-Month Pressure Points

Upcoming cost	Estimated amount	Plan / sinking fund

Example + Final Reset Plan

Use last month's real numbers to make the next month less surprising.

Monthly Budget Reset Example

Category	Last Month	Reset Plan
Groceries	\$500 budgeted / \$590 actual	Reset to \$560 and track weekly
Eating Out	\$120 budgeted / \$180 actual	Reset to \$140 with weekly limit
Utilities	\$160 budgeted / \$145 actual	Keep at \$160
Subscriptions	\$49 surprise renewal	Cancel or add to monthly bill list
Sinking Fund	Not planned	Add \$50 for car maintenance

One-Month Carryover Rule

If a category goes over once, review it. If it goes over for two or three months in a row, reset the category more seriously. The goal is not guilt - it is better information.

My Reset Plan for Next Month

Category / item	New plan

Notes