



## Section 2: Design Budget Pacing

The unique angle. Spread your apartment-design spend across 12 months so you do not blow the whole budget in month one and end up with a furniture-showroom apartment that has nothing personal in it.

MONTH	FOCUS	RECOMMENDED SPEND SHARE
1	Day-One essentials, mattress, sofa	35 percent
2	Bedroom completion, kitchen tools	20 percent
3	Living room layering (rug, lighting, art)	15 percent
4-6	Office or flex space, secondary lighting	10 percent
7-9	Decor passes, fill any gaps	10 percent
10-12	Final upgrades, swap anything failing	10 percent

### Pacing Rules

- Anything from the "month 4 to 6" block bought before month 4 must come out of the same room cap, not net new spend
- If a paycheck shifts and you cannot hit a month's pacing target, slow the next month rather than cutting recurring costs
- Track non-furnishing impulse buys separately so you do not accidentally count "\$80 candle" as decor budget
- At month 6, audit the room caps. Rebalance unused budget to underspent rooms

## Section 3: Recurring Cost Audit (Quarterly)

Every 3 months, run this 8-row audit. The leaks compound silently otherwise.

- Streaming subscriptions: list every active service. Cancel anything you have not used twice this month.
- Internet tier: check actual usage vs paid speed. If you are below 50 percent, drop a tier.
- Insurance review: renters insurance auto-renews at higher rates. Re-shop annually.
- Utilities: compare current month vs same month one year ago. Flag any 20 percent jumps.
- Grocery delivery surcharges: tally fees + tips. If above \$30/mo, reset cadence.
- Pet costs: include treats, toys, vet, food. Most renters under-track this by 50 percent.
- Transit: parking, transit pass, rideshares. Combined number is the real transit cost.

- Subscriptions you forgot: bank statements line item search for "monthly".

## Section 4: The 30-Day Rule + Buffer

The two protective rules every monthly budget needs.

### Buffer Target

Hold one full month of rent + utilities in a separate account. Update this line every payday until you hit target.

Buffer goal: \$\_\_\_\_\_ Current balance: \$\_\_\_\_\_ Hit target by: \_\_\_\_\_

### 30-Day Rule

Any non-essential purchase over \$50 goes here first.

WANT	PRICE	DATE ADDED	BOUGHT?
	\$ _____	//	Y/N
	\$ _____	//	Y/N
	\$ _____	//	Y/N
	\$ _____	//	Y/N
	\$ _____	//	Y/N
	\$ _____	//	Y/N

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