

# **The Easiest Monthly Budget Setup (For People Who Hate Budgeting)**

If the idea of budgeting makes you cringe, feel guilty, or instantly want to close this tab - you're exactly who this article is for.

You don't need color-coded spreadsheets. You don't need to save every receipt. You don't even need to care about money management as a hobby. You just need a system that works \*without drama\* and helps you stay on track, even if you hate the process.

This is the easiest monthly budget setup for people who want results, not rules. It's built on simplicity, automation, and reality - no shame, no spreadsheets, no endless calculations.

## **Why Simple Budgets Work Best**

The more complicated a system is, the more likely it is to fail. Simple budgets reduce friction, stress, and time. When you only focus on the essential numbers - income, bills, flexible spending, and savings - you stop micromanaging and start seeing real progress.

A budget you actually use is better than a perfect one you abandon after week one.

## **Step 1: Know Your Numbers (Only 3 You Need)**

You don't need to track 40 categories. Just three:

1. Your total monthly income - after taxes
2. Your total monthly bills - rent, subscriptions, insurance, etc.
3. What's left - this becomes your spending/saving pile

Example:

- Income: \$3,000
- Bills: \$1,500
- Left: \$1,500 You'll split this into spending and savings.

## **Step 2: Use the 70/20/10 Rule**

This rule breaks down your leftover cash:

- 70% for spending: groceries, gas, fun, extras
- 20% for savings: emergency fund, big goals
- 10% for extra debt or investing

You can adjust the numbers (like 60/30/10 or 80/10/10), but this gives structure without precision paralysis.

If \$1,500 is left after bills:

- \$1,050 spending
- \$300 savings
- \$150 debt or investing

### **Step 3: Set Up 3 Bank Accounts (or 3 Buckets)**

This is the secret sauce. Separate your money physically or digitally:

- Bills Account All fixed costs
- Spending Account Groceries, shopping, etc.
- Savings Account Emergency fund or goals

Direct deposit or transfer money into each. If it's out of sight, it won't be accidentally spent.

## **Step 4: Automate as Much as Possible**

Automation saves you from having to "remember" to budget.

- Set up direct deposit splits or auto-transfers
- Automate bills from your bills account
- Auto-save to savings account monthly

Remove the decisions and you remove the friction.

## **Step 5: Do a 10-Minute Monthly Check-In**

Once a month, take 10 minutes to:

- Check your spending balance
- See if savings transferred
- Adjust if needed for the next month

That's it. No daily check-ins. No guilt. Just a quick pulse check and move on.

## **Done Is Better Than Perfect**

You don't need to track every penny. You don't need to enjoy budgeting. You just need a low-stress system that keeps you from going broke.

If you've failed at strict budgets in the past, give this method a shot. Start with 3 numbers. Set up 3 accounts. Automate, check in, and get on with your life.

Budgeting isn't about being perfect - it's about being aware. This setup gives you just enough structure to stay in control, without letting it take over your life.



## **Focus Keywords for Rank Math SEO**

- easy monthly budget system
- budgeting for people who hate budgeting
- low maintenance budget plan
- simple money management routine
- monthly budgeting with no spreadsheets

## **Recommended Category**

Category: Budgeting & Saving