

Kaizen budgeting

Japanese for “continuous improvement,” Kaizen is the philosophy of taking small steps toward big changes.

Each month, evaluate your current practice in one area of your finances. Plan a small improvement, then write down your results at the end of the month.

What’s your current financial situation?

Where would you like to see your finances in one year?

| Month <i>Focus on one step at a time.</i> | Current practice <i>What are you doing now?</i> | Planned improvement <i>What small change will you make?</i> | Outcome <i>How did it go this month?</i> |
|---|---|---|--|
| January | | | |
| February | | | |
| March | | | |
| April | | | |
| May | | | |
| June | | | |
| July | | | |
| August | | | |
| September | | | |
| October | | | |
| November | | | |
| December | | | |

