DEBT FREEDOM BLUEPRINT · FREE GUIDE

Which One Are You?

A 5-Minute Budget vs. Income Self-Assessment

You've cut, tracked, and tried to stick to the plan. This checklist will help you see — honestly, without judgment — whether the real fix is tightening your budget further, or looking at what's coming in.

How to use it: Check any box that's true for you. No wrong answers — just an honest snapshot.

The Checklist

- [ ] **1. I've already cut the "easy" stuff — and the big stuff.**
  Subscriptions are gone, eating out is rare, and I've even looked hard at rent and fixed bills. I'm still short by the end of the month.
- [ ] **2. My "fun money" line was never realistic to begin with.**
  The number I budgeted for things like clothes, gifts, or entertainment was so small it was basically set up to fail from day one.
- [ ] **3. One unexpected expense derails my entire month.**
  A car repair, a copay, a slightly higher bill — and the whole plan falls apart, no matter how carefully I built it.
- [ ] **4. I've hit a ceiling on how much I can work.**
  I'm already at capacity — full-time hours, maybe more — and there's no realistic way to pick up extra shifts or overtime to close the gap.
- [ ] **5. I blame myself, even though I'm doing everything "right."**
  I've followed the budgeting advice. I still feel like I'm failing, and I quietly wonder what's wrong with me instead of questioning whether the math was ever possible to begin with.

What Your Answers Mean

Checked 0–1 Your budget likely has real room to improve. Keep refining — a few adjustments may get you where you want to be.

Checked 2–3 You're in the in-between zone. Your budget probably needs a tune-up and it's worth starting to think about the income side, even in small ways.

Checked 4–5 This isn't a discipline problem — you've done the work. At this point, the math has a second lever besides "spend less," and it's worth exploring what growing your income could look like, even in a small, low-risk way.

Want the full breakdown behind each sign?

Read "5 Signs Your Budget Problem Is Actually an Income Problem" on the blog — and join the list for more honest, no-shame money tools like this one.