Your Post-Settlement Budget

A template from *The 3am Book* — Chapter 24, Your Money, Your Rules

The budget: built for your actual life

Your post-settlement budget is different to the household budget. Use the real numbers, not an optimistic projection.

Income

Source	Amount (monthly)
Wage / salary	
Spousal maintenance (temporary — note end date)	
Investment income / settlement drawdown (depletable, not ongoing)	
Other	
Total income	

Housing

Item	Amount (monthly)
Rent / mortgage repayment	
Insurance	
Rates / strata / body corporate	
Utilities	
Maintenance	
Total housing	

Costs that disappeared

Someone else’s spending, joint commitments that were really theirs, shared subscriptions.

Item	Amount

Costs that appeared

A second set of household basics, running a home alone, legal fees, child-related costs falling differently.

Item	Amount

Item	Amount

The buffer

Three to six months of living expenses, in an account you don’t touch unless you need to.

	Amount
Target buffer (3–6 months of expenses)	
Current buffer	