Welcome

I'm Nikki, the person behind Fig Tree Finance. I've spent more than 20 years in corporate finance, and I now explain it the way I wish someone had explained it to me.

This pack gives you a taste of two of our workbooks. Each worksheet below is a real page from a full Fig Tree Finance ebook, so you can try the method before you buy anything.

Worksheet 1: The Floor Budget

From 'From We to Me: Your First 90 Days of Money After Separation'.
List only your must-pays, then test whether they fit inside your own pay.
It works for anyone moving to one income, or anyone who wants a budget that still holds up when something changes.

Worksheet 2: The Baseline Month

From 'The Up-and-Down Paycheck'. Work out what you really need each month (must-pays plus a basics buffer). That number becomes your Steady Salary: a fixed amount you pay yourself, even when your income changes.

How to use it: print the worksheets, or fill them in on screen. Use your own numbers. Kate's example is only there to show you how it works.

All names and numbers in the examples are illustrative. They are not real people, forecasts or recommendations.

Worksheet 1: The Floor Budget

The Floor Budget is the must-pays that keep a roof over your head, the lights on and everyone fed, plus minimum debt payments. Nothing else yet.

Kate's Floor Budget (monthly example)

Must-pay	Amount
Rent	$1,750
Power, water, gas	$220
Phone and internet	$110
Groceries and household	$900
Transport (spread monthly)	$380
Other insurance	$120
Before- and after-school care	$300
Kids' everyday costs	$150
Credit card minimum	$90
Floor total	**$4,020**

The test

Does your Floor Budget fit inside your own pay?
Kate: $4,100 pay - $4,020 floor = $80 spare. Tight, but it works.
Anything extra (support payments, bonuses) goes to growth, not to the floor.

Fig tip: spread yearly bills (registration, insurance) into monthly amounts.
Divide the yearly cost by 12. A bill you see coming isn't an emergency.

My Floor Budget

My take-home pay (monthly): $_____ **Other payments: $_____**

Must-pay	Amount
Rent / mortgage	$
Utilities	$
Phone and internet	$
Groceries and household	$
Transport	$
Insurance	$
Childcare	$
Kids' everyday costs	$
Minimum debt payments	$
Other	$
Other	$
Floor total	**$**

The test

My pay $_____ - Floor $_____ = $_____

[ ] It fits [ ] It doesn't fit yet

If it doesn't fit yet, you have three options:

1. Cut or switch a must-pay.
2. Increase your income (more hours, entitlements you may qualify for, a side income).
3. Ask a free financial counsellor for help.

Worksheet 2: The Baseline Month

If your income changes every month, your bills still don't. The Baseline Month is what you really need to live on each month: your must-pays plus a small basics buffer.

From Baseline Month to Steady Salary

1. Add up your must-pays (the same list as the Floor Budget).
2. Add a basics buffer for the small things that always crop up.
3. That total is your Baseline Month.
4. Pay yourself that amount each month from a Reservoir account, whatever the month brings. That's your Steady Salary.

The three-account flow

Account	What it does
Reservoir	Holds your income and pays your Steady Salary
Tax Pot	Set aside part of every payment for tax
Everyday	Where your Steady Salary lands and bills come out

Reservoir targets: a starter level of 1x your Steady Salary, then a full level of 3x.
Tax rules vary by country, so check yours or ask a qualified adviser.

My Baseline Month

Must-pays	Amount
Rent / mortgage	$
Utilities	$
Phone and internet	$
Groceries and household	$
Transport	$
Insurance	$
Minimum debt payments	$
Other must-pay	$
Must-pays total	**$**
Basics buffer	$
Baseline Month = my Steady Salary	**$**

My Reservoir targets

Starter level (1x Steady Salary): $_____

Full level (3x Steady Salary): $_____

Reservoir balance today: $_____

Your next step

Set one automatic payment on the same day each month: Reservoir to Everyday.
Start small. A steady habit beats a perfect plan.

Want the full workbooks?

From We to Me: Your First 90 Days of Money After Separation
The Up-and-Down Paycheck: A Calm Money System for When Your Income Changes

Each one is a 40-page, worksheet-led PDF with worked examples.
Region-neutral: plain $ examples, works wherever you live.

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General education only. Not financial, tax or legal advice. Examples are illustrative.