

■ Budget Rescue Plan – Regain Control Fast

If your budget has gone off the rails, don't panic. This simple rescue plan is designed to help you stop the bleeding, regain control, and get back on track—fast. Whether it's mid-month overspending, an emergency, or unexpected debt deductions, the Budget Rescue Plan puts YOU back in charge.

Step 1: Pause Non-Essentials

Immediately freeze entertainment, eating out, shopping, and non-urgent expenses. You need to create breathing space.

Step 2: Identify What Went Wrong

Look at your last 2–4 weeks. Where did you overspend? Was it due to poor planning, peer pressure, or unexpected emergencies?

Step 3: Cover Survival Essentials

Prioritize food, rent, transport, and school fees. These are your 'must-pays'. List them with current balances.

Step 4: Communicate Early

If you'll miss a payment (e.g., loan, landlord, school), call them now. Explain the situation and negotiate a payment plan.

Step 5: Rebuild a Mini-Plan for the Rest of the Month

Create a 'rescue budget' with your remaining income. Keep it lean and focused on catching up. Use cash or mobile wallets to avoid overdraft.

Step 6: Add a Buffer to Future Budgets

Going forward, include a small emergency buffer (e.g., KSh 500–1,000/month) to prevent future derailment.

■ Essential Costs Review (Fill in)

Category	Amount Needed (KSh)	Amount Available	Balance
Food			
Rent/Accommodation			
Transport			
School Fees			
Loan Repayment			
Other Essentials			

This rescue plan works best when you stay calm, honest, and focused. Print this and use it to reset any time your budget slips.

— Peter Mboya | Inspired Africa | www.petermboya.com