NO. 001

Starter Personal Budget Framework

Published 2025-01-15 • AakashDas.live Educational Archive • https://aakashdas.live/resources/001

About Resource

A clean, structured monthly budgeting template designed for Nepali students and young professionals managing living expenses, emergency savings, and discretionary cash flow.

Downloadable Resources

The following downloadable resources and working files accompany this publication. Click any link to download directly:

Starter Budget Guide & Printable Worksheet

PDF Document

File Size: 142 KB

Download Resource (PDF Document) →

https://aakashdas.live/downloads/starter-budget-template-001.pdf

Zero-Based Monthly Cash Flow Model

CSV Spreadsheet

File Size: 12 KB

Download Resource (CSV Spreadsheet) →

https://aakashdas.live/downloads/starter-budget-model-001.csv

Read Me

What’s Included

- Zero-based income and expense allocation formula adapted for monthly cash flows
- Dedicated emergency fund milestone tracker with customizable targets
- Discretionary spending categories tailored for urban living in Nepal
- Automated visual tables summarizing necessity vs. lifestyle ratios

Intended For

Students and early-career professionals in Nepal starting personal budgeting.

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Framework Principles & Cash Flow Mechanics

Personal budgeting is not about restriction—it is about intentional capital allocation. In Nepal, young professionals and students often experience irregular cash flows from freelance projects, allowances, or entry-level stipends. This framework applies a zero-based cash allocation methodology adapted for living expenses in Kathmandu and urban centers.

> *A budget tells your money where to go instead of wondering where it went. — Core principle of zero-based financial allocation*

Recommended Cash Flow Allocation Model

We recommend dividing incoming monthly cash flow into three core buckets before committing to discretionary purchases:

- Fixed Baseline Needs (50%): Housing rent, internet, mobile recharge, groceries, and local commute.
- Emergency & Future Reserves (30%): Liquid bank emergency reserve, health contingencies, and long-term savings.
- Discretionary & Cultural (20%): Social dining, festivals, family obligations, and personal development.

Spending Category	Recommended Share	Kathmandu Baseline (NPR 30,000)	Tracking Frequency
Fixed Essentials & Rent	50%	NPR 15,000	Monthly recurring
Liquid Emergency Reserve	20%	NPR 6,000	Per income cycle
Skill Building & Books	10%	NPR 3,000	Flexible monthly
Discretionary & Social	20%	NPR 6,000	Weekly reviewed

Rule of Thumb for Emergency Reserves

Always accumulate at least 3 months of baseline non-negotiable living costs in an easily accessible Class-A commercial bank savings account before investing in illiquid or high-risk vehicles.

Step-by-Step Implementation Guide

1. Calculate your net realized monthly income across all verified sources.
2. List all contractual fixed commitments (room rent, electricity, ISP, mobile recharge).
3. Set aside your savings allocation immediately on payday rather than budgeting from what remains at month-end.
4. Distribute remaining discretionary funds across 4 weekly spending envelopes.

Video Walkthrough

Understanding Zero-Based Cash Flow Mechanics

Editorial walkthrough: structuring cash flows, fixed commitments, and liquid reserves.



Direct Streaming Link: https://www.youtube.com/watch?v=dQw4w9WgXcQ

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