

FREE WORKSHEET

Inflation Budget Fix Worksheet

5 Steps to Stop Inflation From
Eating Your Paycheck in 2026

3.8%

US Inflation Rate

April 2026 — Highest since May 2023

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What 3.8% Inflation Is Actually Costing You

US inflation hit 3.8% in April 2026¹ — the highest since May 2023. Core inflation (ex-food/energy) is running at 2.8%, meaning price increases are spread across the entire economy.

Your Personal Inflation Calculator — Fill in your numbers:

My monthly take-home pay:	\$ _____
× 0.038 (inflation rate) =	\$ _____ lost to inflation per year
÷ 12 =	\$ _____ per month quietly disappearing

Example: $\$4,000 \times 0.038 = \$152/\text{year} = \$12.67/\text{month}$

This is the purchasing power you're losing even if your paycheck stayed the same.

¹ Source: US Bureau of Labor Statistics, <https://www.bls.gov/cpi/>

Step 1 — Adjust Your Budget Split for 2026

Old Rule (pre-inflation)

50% / 30% / 20%

Needs / Wants / Savings

Built for ~2% inflation.

Not accurate today.

New Rule (inflation-adjusted)

60% / 20% / 20%

Needs / Wants / Savings

Minimum adjustment for 3.8% inflation.

Start here.

If severely squeezed: 70% Needs / 20% Wants / 10% Savings

-> Temporary. Get back to 60/20/20 as soon as possible.

Calculate Your 2026 Budget:

My monthly take-home:	\$ _____		
× 0.60 =	\$ _____	Needs budget	
× 0.20 =	\$ _____	Wants budget	
× 0.20 =	\$ _____	Savings budget	

Step 2 — Find the 3 Categories Inflation Is Hitting Hardest

Look at your last 30 days of bank/card statements. List the 3 categories where you spent more than you expected:

Category	Expected	Actual	Difference
Category 1: _____	\$ _____	\$ _____	\$ _____
Category 2: _____	\$ _____	\$ _____	\$ _____
Category 3: _____	\$ _____	\$ _____	\$ _____

Total monthly gap:	\$ _____
Annual gap (× 12):	\$ _____

Tip:

Gas, groceries, and insurance are the three categories most Americans are getting hit hardest in 2026. If these are your top 3, you're not alone.

Step 3 — Run Your Subscription Audit

C+R Research found² consumers estimate they spend **\$86/month** on subscriptions. The real average is **\$219**. That's a **\$133 monthly gap** — nearly \$1,600/year.

Subscription	Monthly Cost	Last Used	Keep / Cancel
Netflix	\$ ____	_____	_____
Hulu	\$ ____	_____	_____
Spotify	\$ ____	_____	_____
Amazon Prime	\$ ____	_____	_____
Gym	\$ ____	_____	_____
Other: _____	\$ ____	_____	_____
Other: _____	\$ ____	_____	_____
Other: _____	\$ ____	_____	_____
TOTAL	\$ ____		

Rule: If you haven't used it in 30 days, cancel it. You can always re-subscribe.

² C+R Research Subscription Economy Study, <https://crresearch.com/subscription-study>

Steps 4 & 5 — Lock In Your Fixed Costs & Build a Buffer

Step 4 — Renegotiate Your Fixed Costs

- Call your internet provider — ask for a loyalty discount or threaten to cancel
- Review car/renters/home insurance — get 2 competing quotes online
- Check your cell phone plan — carriers have cheaper options they don't advertise
- Review any annual subscriptions renewing this month

Step 5 — Build a \$1,000 Inflation Buffer

This is **not** an emergency fund — it's a buffer for when inflation spikes hit a single month harder than expected. Keep it in a **high-yield savings account**, separate from your main emergency fund.

My current buffer:	\$ _____
Target:	\$1,000
Monthly contribution to reach it:	\$ _____

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What's in this worksheet:

- [x] Personal inflation calculator
- [x] 2026 budget ratio calculator (60/20/20)
- [x] Inflation category tracker
- [x] Subscription audit table
- [x] Fixed costs renegotiation checklist
- [x] \$1,000 buffer tracker

This worksheet is for educational purposes only and is not personalized financial advice. Always do your own research before making financial decisions. Inflation figures sourced from US Bureau of Labor Statistics ([bls.gov/cpi](https://www.bls.gov/cpi)).