



# THE VULCAN BUDGET TOOLKIT

## (Printable Edition)

*Logic over impulse. Data over emotion.*

### PURCHASE SCORECARD

EXPENSE	COST	LOGIC RATING (0-1)	

1.0 perfectly rational; 0.5 justified want; 0.0 impulse.

### DISCIPLINE JOURNAL

DATE	EMOTIONAL STATE	SPENDING BEHAVIOR

### THE PRIME DIRECTIVES

1. Automate first (bills, savings, investments).
2. Plan enjoyment (scheduled fun).
3. Detach emotion (logic clarifies).
4. Review weekly (data-driven).

