MESQUITE MONEY MATTERS · OCTOBER 2026

The One-Page Budget

1. **Write your take-home pay at the top.** Not your salary. The number that hits your account. Paid twice a month? Add both checks.
2. **Next, write down the four bills that keep your household running:** groceries, utilities, rent or mortgage, and your car. Dave Ramsey calls these the Four Walls, and they get paid before anything else. Pull the real numbers from last month's bank statement instead of guessing.
3. **List everything else:** minimum debt payments, insurance, phone, kids, giving, subscriptions, and a line for fun.
4. **Now subtract all of it from your take-home pay.** You're aiming for zero, and that's the whole point: every dollar has a job before the month starts, including the ones you save. If there's money left over, that's your savings line, and next month I'll show you where it goes. If you come up short, pay the Four Walls first and trim from the bottom of the list, not the top.
5. **Take a photo of the page** and look at it before you spend a dollar of the next check.

IF YOU'RE PAID ONCE A MONTH

Your December check lands on the 18th, and the next one doesn't come until January 27. That's 40 days on one check, with Christmas in the middle. Start setting a little aside for it now. We'll work through it in December.

Watch: The Four Walls
What gets paid first when a month is tight. Dave Ramsey.
The Ramsey Show on YouTube

Watch: A budget in 7 minutes
A whole budget built live, start to finish.
The Ramsey Show on YouTube

Get the worksheet
The one-page budget, on paper or in Excel, plus two more videos.
MISD Benefits portal

If money stress is weighing on you right now, the district's Employee Assistance Program is free and confidential: **1-877-851-1631**, any time.

TWO LINES ON YOUR PAYSTUB

8.25% of your pay goes to your TRS pension. Another 0.65% goes to TRS-Care, which pays for health insurance for retired Texas educators. You'll be able to join that plan when you retire if you have at least 10 years of service and meet the Rule of 80, or have 30 years in. Add the two together and 8.9% of every check is already headed toward retirement before you decide anything.

INTIRETY WEALTH MANAGEMENT

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