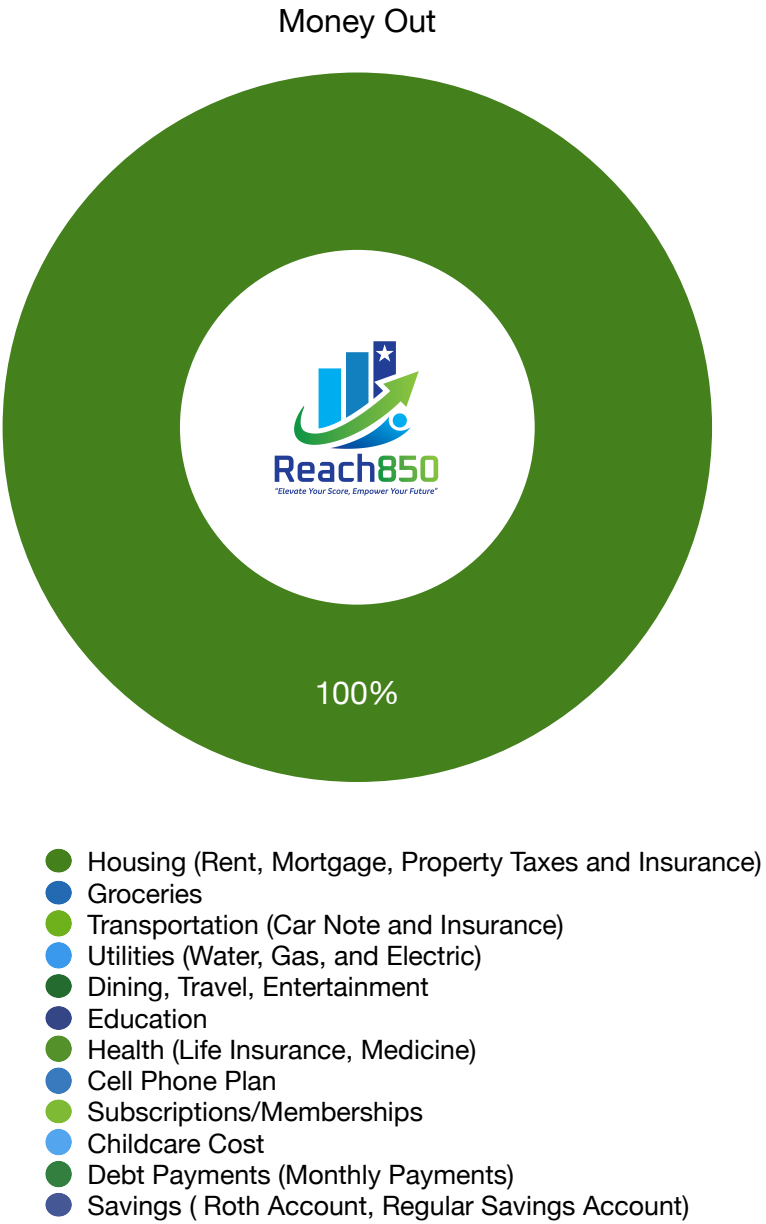


# Budget Spreadsheet

Money In (Your monthly income source/s)	
Paycheck	\$0
Additional income	\$0
Total income	\$0

Money Out (Fixed and Variable Expenses)	
Housing (Rent, Mortgage, Property Taxes and Insurance)	\$0
Groceries	\$0
Transportation (Car Note and Insurance)	\$0
Utilities (Water, Gas, and Electric)	\$0
Dining, Travel, Entertainment	\$0
Education	\$0
Health (Life Insurance, Medicine)	\$0
Cell Phone Plan	\$0
Subscriptions/Memberships	\$0
Childcare Cost	\$0
Debt Payments (Monthly Payments)	\$0
Savings ( Roth Account, Regular Savings Account)	\$0
Miscellaneous	\$0
Total expenses	\$0

Money Left Over	
Income minus expenses	\$0



## Why is Budgeting Important ?

Having a budget keeps your spending in check and makes sure that your savings are on track for the future. Budgeting can help you set long-term financial goals, keep you from overspending, help shut down risky spending habits, and more.

Fixed expenses are regular, recurring costs that remain relatively stable from month to month. Here are common examples of fixed expenses: Rent, Utility. Basically they're the needs you can't live without.

Variable expenses are costs that can fluctuate from month to month and are often influenced by your lifestyle choices and spending habits. Here are common examples of variable expenses: Personal care, Dining out. Things you can live without because they are wants.