

QUICK-START BUDGET

Your first budget! It's also the simplest, so you can relax now.

It's time to get your feet wet with budgeting.

This form is only one page, but it will show you how much money you need every month to cover necessities. While your mortgage or rent is listed here, we won't get into the details of your credit card bills, student loans, car payments, and any other debt yet. The Quick-Start Budget is just your starting point.

Step 1

Write down what you're spending for the month in each of the categories listed (A). If you don't know exactly, just make your best guess. We're keeping it simple for now.

A

⚙️ UTILITIES	
	Budgeted
Electricity	_____
Gas	_____

Step 2

Write the total for each category in the Total box (B) and move on to the next category. See? Easy!

B

Internet	_____
Cable	_____
TOTAL	

Step 3

Add up all eight of your total boxes and enter that number at the bottom in the Category Totals box (C). This shows you how much you're spending in a month for your basic necessities, not including any kind of debt. We'll get to all that later.

C

CATEGORY TOTALS

Add up budgeted column & enter here

♥ CHARITY

Budgeted

Tithes _____

TOTAL

🐷 SAVING

Budgeted

Emergency Fund _____

Other _____

TOTAL

🏠 HOUSING

Budgeted

First Mortgage/Rent _____

Second Mortgage _____

Real Estate Taxes _____

Repairs/Maint. _____

Homeowner/Renter Ins. _____

TOTAL

⚙️ UTILITIES

Budgeted

Electricity _____

Gas _____

Water _____

Trash _____

Phone/Mobile _____

Internet _____

Cable _____

TOTAL

These icons represent good options for cash envelopes

🍏 FOOD

Budgeted

📧 Groceries _____

TOTAL

👕 CLOTHING

Budgeted

📧 Adults _____

📧 Children _____

TOTAL

🚗 TRANSPORTATION

Budgeted

Car Payment _____

Car Payment _____

Gas & Oil _____

📧 Repairs & Tires _____

Auto Insurance _____

TOTAL

👤 PERSONAL

Budgeted

Life Insurance _____

Health Insurance _____

Disability Insurance _____

📧 Child Care/Sitter _____

📧 Entertainment _____

Other _____

Other _____

TOTAL

Add up totals from all categories

CATEGORY TOTALS