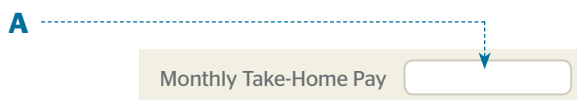


Yes, this budget form has a lot of lines and blanks.

But that's okay. We do that so we can list practically every expense imaginable on this form to prevent you from forgetting something. Don't expect to put something on every line. Just use the ones that are relevant to your specific situation.

Step 1

Enter your monthly take-home pay in the box at the top right (A). This is the amount you have for the month to budget. So far so good, huh?




A dashed arrow labeled 'A' points to a text input field labeled "Monthly Take-Home Pay".

Step 2

Within each main category, such as Food, there are subcategories, like Groceries. Start at the top and work your way down, filling out the Budgeted column (B) first. Add up each subcategory and put that number in the Total box (C).

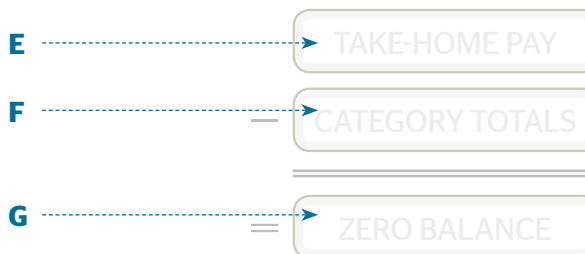
Also, pay attention to the recommended percentages (D). This will help you keep from budgeting too much for a category.



A screenshot of the "FOOD" category budgeting table. It has columns for "Spent" and "Budgeted". Subcategories listed are "Groceries" and "Restaurants". At the bottom right, there is a "TOTAL" box with a recommended percentage of "*5-15%". Dashed arrows labeled B, C, and D point to the "Budgeted" column, the "TOTAL" box, and the "*5-15%" recommendation respectively.

Step 3

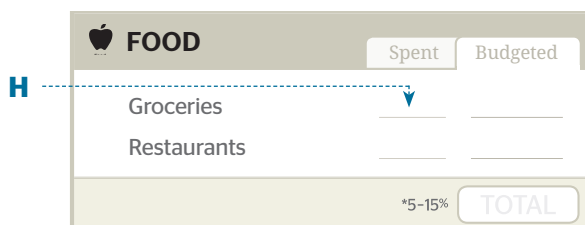
Finally, enter your take-home pay in the top box at the end of the page (E), then add up all categories and place that total in the Category Totals box (F). Then subtract your Category Totals amount from your Take-Home Pay. You should have a zero balance (G). Doesn't that feel great?



A diagram showing three stacked boxes. The top box is labeled "TAKE-HOME PAY", the middle box is labeled "CATEGORY TOTALS", and the bottom box is labeled "ZERO BALANCE". Dashed arrows labeled E, F, and G point to each box respectively.

Step 4

When the month ends, put what you actually spent in the Spent column (H). That will help you make any necessary adjustments to the next month's budget.



A screenshot of the "FOOD" category budgeting table. It has columns for "Spent" and "Budgeted". Subcategories listed are "Groceries" and "Restaurants". At the bottom right, there is a "TOTAL" box with a recommended percentage of "*5-15%". A dashed arrow labeled H points to the "Spent" column.

Monthly Take-Home Pay

*Add up budgeted column
& enter here*

These icons represent good options for cash envelopes

♥ CHARITY

	Spent	Budgeted
Tithes	_____	_____
Charity & Offerings	_____	_____
	*10-15%	TOTAL

🐷 SAVING

	Spent	Budgeted
Emergency Fund	_____	_____
Retirement Fund	_____	_____
College Fund	_____	_____
	*10-15%	TOTAL

🏠 HOUSING

	Spent	Budgeted
First Mortgage/Rent	_____	_____
Second Mortgage	_____	_____
Real Estate Taxes	_____	_____
Repairs/Maint.	_____	_____
Association Dues	_____	_____
	*25-35%	TOTAL

⚙️ UTILITIES

	Spent	Budgeted
Electricity	_____	_____
Gas	_____	_____
Water	_____	_____
Trash	_____	_____
Phone/Mobile	_____	_____
Internet	_____	_____
Cable	_____	_____
	*5-10%	TOTAL

🍏 FOOD

	Spent	Budgeted
✉ Groceries	_____	_____
✉ Restaurants	_____	_____
	*5-15%	TOTAL

👕 CLOTHING


	Spent	Budgeted
✉ Adults	_____	_____
✉ Children	_____	_____
✉ Cleaning/Laundry	_____	_____
	*2-7%	TOTAL








🚗 TRANSPORTATION



	Spent	Budgeted
Gas & Oil	_____	_____
✉ Repairs & Tires	_____	_____
License & Taxes	_____	_____
Car Replacement	_____	_____
Other _____	_____	_____
	*10-15%	TOTAL


🏥 MEDICAL/HEALTH

	Spent	Budgeted
Medications	_____	_____
Doctor Bills	_____	_____
Dentist	_____	_____
Optometrist	_____	_____
Vitamins	_____	_____
Other _____	_____	_____
Other _____	_____	_____
	*5-10%	TOTAL

 INSURANCE	Spent	Budgeted
Life Insurance	_____	_____
Health Insurance	_____	_____
Homeowner/Renter	_____	_____
Auto Insurance	_____	_____
Disability Insurance	_____	_____
Identity Theft	_____	_____
Long-Term Care	_____	_____
	*10-25%	TOTAL

 PERSONAL	Spent	Budgeted
 Child Care/Sitter	_____	_____
 Toiletries	_____	_____
 Cosmetics/Hair Care	_____	_____
Education/Tuition	_____	_____
Books/Supplies	_____	_____
Child Support	_____	_____
Alimony	_____	_____
Subscriptions	_____	_____
Organization Dues	_____	_____
Gifts (inc. Christmas)	_____	_____
 Replace Furniture	_____	_____
 Pocket Money (His)	_____	_____
 Pocket Money (Hers)	_____	_____
Baby Supplies	_____	_____
Pet Supplies	_____	_____
Music/Technology	_____	_____
Miscellaneous	_____	_____
Other _____	_____	_____
Other _____	_____	_____
	*5-10%	TOTAL

 RECREATION	Spent	Budgeted
 Entertainment	_____	_____
Vacation	_____	_____
	*5-10%	TOTAL

 DEBTS	Spent	Budgeted
Car Payment 1	_____	_____
Car Payment 2	_____	_____
Credit Card 1 _____	_____	_____
Credit Card 2 _____	_____	_____
Credit Card 3 _____	_____	_____
Credit Card 4 _____	_____	_____
Credit Card 5 _____	_____	_____
Student Loan 1	_____	_____
Student Loan 2	_____	_____
Student Loan 3	_____	_____
Student Loan 4	_____	_____
Other _____	_____	_____
Other _____	_____	_____
Other _____	_____	_____
Other _____	_____	_____
Other _____	_____	_____
	<i>Your goal is 0%</i>	*5-10% TOTAL

Once you have completed filling out each category, subtract all category totals from your take-home pay.

