



# Budget

## Forms

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Make a list of your monthly expenses and bills, then decide what you are going to spend under each category listed. Write in your estimates for the areas specific to your situation then add up the total of each category. When you're done with your budget your total income minus your total expenses should always equal zero. If it doesn't, you will need to look at where you are spending your money and make adjustments.

Now that you have a budget, keep track of your expenses throughout the month. Take out cash for things you are likely to spend impulsively on like food, coffee, clothes and entertainment.



## BUDGETED

|        |          |  |
|--------|----------|--|
| INCOME | Income 1 |  |
|        | Income 2 |  |
|        | Income 3 |  |
|        | Total    |  |

## BUDGETED

|         |        |  |
|---------|--------|--|
| CHARITY | Tithes |  |
|         | Gifts  |  |
|         |        |  |
|         | Total  |  |

## BUDGETED

|        |                |  |
|--------|----------------|--|
| SAVING | Emergency Fund |  |
|        | Retirement     |  |
|        | Holidays       |  |
|        |                |  |
|        | Total          |  |

## BUDGETED

|         |                      |  |
|---------|----------------------|--|
| HOUSING | Mortgage/Rent        |  |
|         | Mortgage 2           |  |
|         | Real Estate Taxes    |  |
|         | Maintenance          |  |
|         | Homeowner/Rent. Ins. |  |
|         |                      |  |
|         | Total                |  |

## BUDGETED

|           |                 |  |
|-----------|-----------------|--|
| UTILITIES | Electricity     |  |
|           | Gas             |  |
|           | Water           |  |
|           | Garbage/Recycle |  |
|           | Phone/Mobile    |  |
|           | Internet        |  |
|           | Cable           |  |
|           | Total           |  |

## BUDGETED

|      |                |  |
|------|----------------|--|
| DEBT | Credit Card 1  |  |
|      | Credit Card 2  |  |
|      | Student Loan 1 |  |
|      | Student Loan 2 |  |
|      |                |  |
|      | Total          |  |

## BUDGETED

|      |             |  |
|------|-------------|--|
| FOOD | Groceries   |  |
|      | Restaurants |  |
|      |             |  |
|      | Total       |  |

## BUDGETED

|          |          |  |
|----------|----------|--|
| CLOTHING | Adults   |  |
|          | Children |  |
|          |          |  |
|          | Total    |  |

## BUDGETED

|                |                 |  |
|----------------|-----------------|--|
| TRANSPORTATION | Electricity     |  |
|                | Gas             |  |
|                | Water           |  |
|                | Garbage/Recycle |  |
|                | Phone/Mobile    |  |
|                | Internet        |  |
|                | Cable           |  |
|                | Total           |  |

## BUDGETED

|          |                  |  |
|----------|------------------|--|
| PERSONAL | Life Insurance   |  |
|          | Health Insurance |  |
|          | Child Care       |  |
|          | Entertainment    |  |
|          |                  |  |
|          |                  |  |
|          | Total            |  |

Add up all category totals and subtract amount from your total income. That number should equal zero.

TOTAL INCOME

-

TOTAL EXPENSES

=

ZERO

## BUDGETED

|        |          |  |
|--------|----------|--|
| INCOME | Income 1 |  |
|        | Income 2 |  |
|        | Income 3 |  |
|        | Total    |  |

## BUDGETED

|         |        |  |
|---------|--------|--|
| CHARITY | Tithes |  |
|         | Gifts  |  |
|         |        |  |
|         | Total  |  |

## BUDGETED

|        |                |  |
|--------|----------------|--|
| SAVING | Emergency Fund |  |
|        | Retirement     |  |
|        | Holidays       |  |
|        |                |  |
|        | Total          |  |

## BUDGETED

|         |                      |  |
|---------|----------------------|--|
| HOUSING | Mortgage/Rent        |  |
|         | Mortgage 2           |  |
|         | Real Estate Taxes    |  |
|         | Maintenance          |  |
|         | Homeowner/Rent. Ins. |  |
|         |                      |  |
|         | Total                |  |

## BUDGETED

|           |                 |  |
|-----------|-----------------|--|
| UTILITIES | Electricity     |  |
|           | Gas             |  |
|           | Water           |  |
|           | Garbage/Recycle |  |
|           | Phone/Mobile    |  |
|           | Internet        |  |
|           | Cable           |  |
|           | Total           |  |

## BUDGETED

|      |                |  |
|------|----------------|--|
| DEBT | Credit Card 1  |  |
|      | Credit Card 2  |  |
|      | Student Loan 1 |  |
|      | Student Loan 2 |  |
|      |                |  |
|      | Total          |  |

## BUDGETED

|      |             |  |
|------|-------------|--|
| FOOD | Groceries   |  |
|      | Restaurants |  |
|      |             |  |
|      | Total       |  |

## BUDGETED

|          |          |  |
|----------|----------|--|
| CLOTHING | Adults   |  |
|          | Children |  |
|          |          |  |
|          | Total    |  |

## BUDGETED

|                |                 |  |
|----------------|-----------------|--|
| TRANSPORTATION | Electricity     |  |
|                | Gas             |  |
|                | Water           |  |
|                | Garbage/Recycle |  |
|                | Phone/Mobile    |  |
|                | Internet        |  |
|                | Cable           |  |
|                | Total           |  |

## BUDGETED

|          |                  |  |
|----------|------------------|--|
| PERSONAL | Life Insurance   |  |
|          | Health Insurance |  |
|          | Child Care       |  |
|          | Entertainment    |  |
|          |                  |  |
|          | Total            |  |

Add up totals from all categories and subtract that number from your total income. That number should equal zero.

TOTAL INCOME

-

TOTAL EXPENSES

=

ZERO