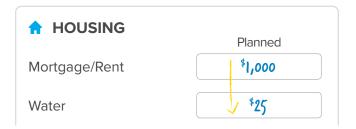
THE QUICK-START BUDGET

It's 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.

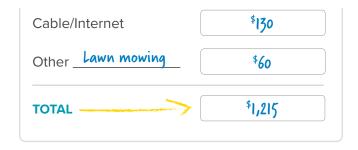
1 WRITE DOWN YOUR SPENDING.

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



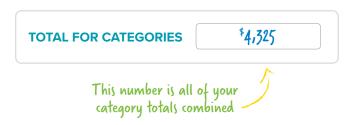
2 TOTAL EACH CATEGORY.

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



3 ADD ALL CATEGORY TOTALS TOGETHER.

Add up all five of your total boxes and enter that number at the bottom in the Total for Categories box. 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.



QUICK-START BUDGET FORM

Taking control of your money starts here!

• GIVING	Planned	TRANSPORTATION Planned
Church		Auto Insurance
Charity		Gas & Oil
TOTAL		Maintenance
		TOTAL
₹₩ FOOD	Planned	
Groceries		★ HOUSING Planned
Restaurants		Mortgage/Rent
TOTAL		Utilities
		TOTAL
* PERSONAL	Planned	
Clothing		TOTAL FOR CATEGORIES
Phone		
Fun Money		Remember, this total does not include every category that will be in your
Gifts		that will be in your monthly budget—just a few of the big ones!
TOTAL		

You've taken the first step to creating your monthly budget!