

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

Quick-Start Budget

Taking control of your money starts here!

Add up budgeted column
 $\frac{1}{3}$ enter here

These icons represent good options for cash envelopes

♥ 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	

🍏 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
