

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 dashed line labeled 'A' points to the input fields for the UTILITIES category. The form has a header with a gear icon and the word 'UTILITIES'. Below the header, there are two rows: 'Electricity' and 'Gas'. To the right of each row is a 'Budgeted' label and a downward-pointing arrow above a horizontal line for input.

Step 2

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

A dashed line labeled 'B' points to a 'TOTAL' box at the bottom of the form. The form lists 'Internet' and 'Cable' with horizontal lines for input. The 'TOTAL' box is a rounded rectangle with the word 'TOTAL' inside.

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.

A dashed line labeled 'C' points to a rounded rectangular box containing the text 'CATEGORY TOTALS'.

Quick-Start Budget

Taking control of your money starts here!

Add up budgeted column
& 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