

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

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 'UTILITIES' category header. The header includes a gear icon and the word 'UTILITIES'. To the right of the header is a 'Budgeted' label with a downward arrow pointing to a blank line. Below the header are two rows: 'Electricity' and 'Gas', each followed by a blank 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 shaded box at the bottom of the category input area. This box contains a 'TOTAL' label and a blank line for input. Above this box are two rows: 'Internet' and 'Cable', each followed by a blank line for input.

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'.