DIRECTIONS FOR 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.

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. HOUSING Mortgage/Rent Water

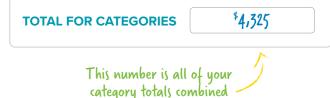
2 TOTAL EACH CATEGORY.

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

Cable/Internet	\$ 13 0
Other Lawn mowing	\$60
	\$1,215

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		1

Great Start!

You've taken the first step to creating your monthly budget. In the Action Steps, you'll **create a zero-based budget with EveryDollar—just like Rachel showed you!**

DIRECTIONS FOR IRREGULAR INCOME Manning

If your income is different every month, use the Irregular Income Form along with your EveryDollar budget to make a plan for your money before the month begins. Follow the steps below to make a plan for any additional income you earn this month.

1 FILL OUT YOUR BUDGET.

Fill out your budget based on **what you reasonably expect to bring home** for the month. If you aren't sure, use last year's lowest income month as your starting point.

INCOME Paycheck \$3,500

2 FILL OUT THE ITEMS COLUMN.

In the Items column, list out anything that didn't make it in your budget. These are **items you couldn't budget for**, but still need to be funded.



3 LIST ITEMS IN PRIORITY ORDER.PLANNEDMake sure your Items list is in the right order
and keep a running total. Setting the right\$50

and keep a running total. Setting the right **priorities** is crucial here. For instance, a beach trip is not more important than paying off your debt!

A FILL IN ADDITIONAL INCOME.

When you get paid, write any **additional income** in the box. "Additional" means anything above and beyond what you planned on your budget.

SPEND UNTIL IT'S GONE.

Spend your money right down the list **until it's all gone**. You most likely won't make it all the way down the list. That's okay! That's why it's important to prioritize.



\$**4**60

\$770



IRREGULAR INCOME FORM

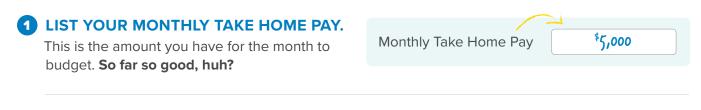
This form helps you prioritize and plan for the items that didn't make it into your monthly budget. Follow the steps on the previous page to plan for your additional irregular income.

	Any additional irregular income goes here.					
List in priority order anything that						
didn't make it in your monthly budget. ITEMS	Work back & forth, adding each budgeted item to the running total. PLANNED (RUNNING TOTAL					
Ţ	+					

DIRECTIONS FOR MONTHLY CASH FLOW Man

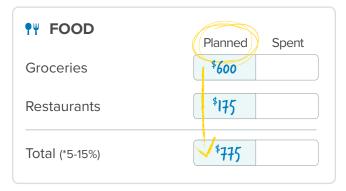
Cash flows in and out each month. Make sure you tell it where to go!

Yes, this budget form has a lot of lines and blanks. But that's okay. We do that so we can list practically every expense imaginable on this form to prevent you from forgetting something. Don't expect to put something on every line. Just use the ones that are relevant to your specific situation.



2 START AT THE TOP AND WORK DOWN.

Within each main category, such as Food, there are subcategories, like Groceries. Start at the top and work your way down, filling out the **Planned** column first. Add up each subcategory and put that number in the **Total** box. Also, pay attention to Dave's recommended percentages. This will help you keep from budgeting too much for a category.



3 DO THE MATH FOR A ZERO BALANCE.

Finally, enter your take-home pay in the top box at the end of the page, then add up all Planned categories and place that total in the Category Totals box. Then subtract your Category Totals amount from your Take-Home Pay. You should have a zero balance. **Doesn't that feel great?**



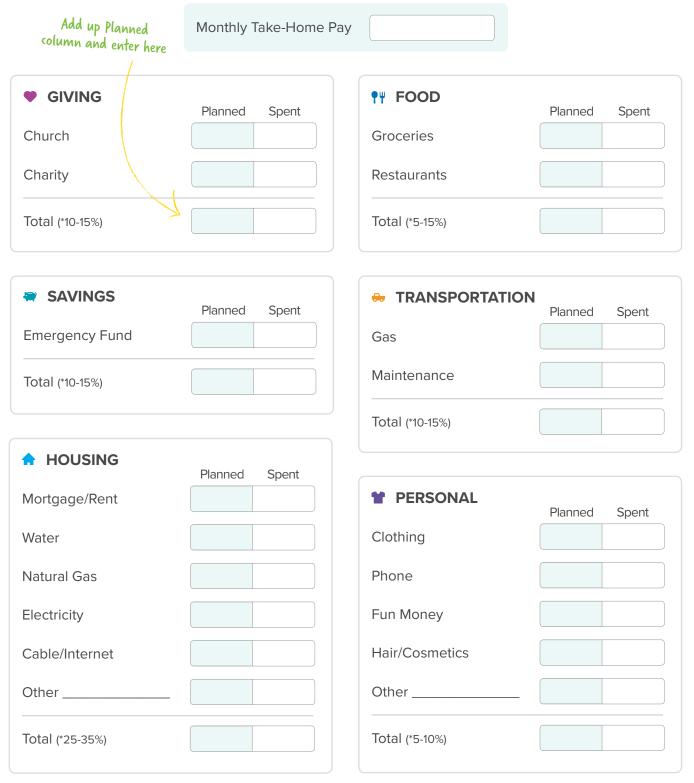
LIST WHAT YOU ACTUALLY SPENT.

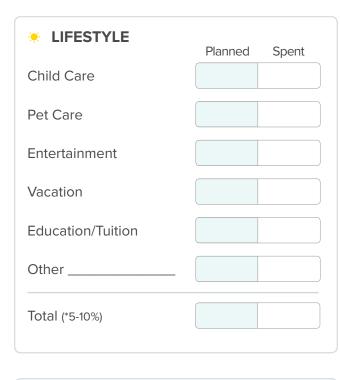
When the month ends, put what you actually spent in the Spent column. That will help you make any necessary adjustments to the next month's budget.

₽₽ FOOD	Planned	Spent
Groceries	\$600	\$647
Restaurants	\$ 175	\$I22
Total (*5-15%)	\$775	\$769

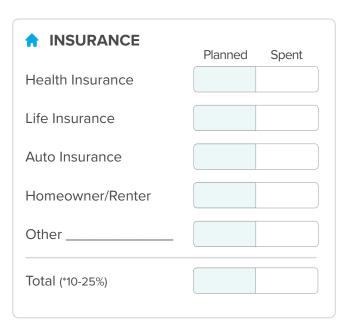
MONTHLY CASH FLOW PLAN

Cash flows in and out each month. Make sure you tell it where to go!





HEALTH	Planned Spent
Gym	
Medicine/Vitamins	
Doctor Visits	
Total (*5-10%)	



DEBT	Planned	Spent
Car Payment		
Credit Card 1		
Credit Card 2		
Credit Card 3		
Student Loan		
Medical Bill		
Personal Loan		
Other		
Other		
Other		
Total (*5-10%)		
V un cool is 0°	1	

Your goal is 0%

Once you have completed filling out each category, subtract all category totals from your take-home pay.



DIRECTIONS FOR ALLOCATED SPENDING Planning

If you want to budget based on your pay period rather than the month, this form is for you! The four columns on this form represent the four weeks in a given month. If you're married, combine both of your incomes and then follow the steps below to allocate your spending.

1 FILL OUT YOUR PAY PERIOD DATES AND PAY PERIOD INCOME.

Your **pay period dates** are simply how long you'll go between paychecks. For example, if you get paid on the 1st and 15th, then your pay period for July would be 7/1 to 7/14. Your **pay period income** is how much you will be paid in that pay period. In our example, that will be \$3,188.

2 FILL OUT YOUR PLANNED AND REMAINING COLUMNS.

For this pay period, write down how much money **you plan to spend** in each category in the **Planned** column. In the **Remaining** column, keep a running total of how much of your income **you have left** for that pay period.

PLAN FOR EACH CATEGORY ON THE LIST UNTIL YOU HIT ZERO.

Plan for each category on the list until the Remaining column hits **zero**. When that happens, you're done budgeting for that pay period!



Planned

^{\$}945

\$25

Remaining

^{\$}2,243

\$2,218

HOUSING

Water

Mortgage/Rent

	Remaining
^{\$} 100	^{\$} 90
^{\$} 90	\$0
	Planned \$100 \$90

4 IF YOU HAVE MONEY LEFT OVER...

If you've planned for every category and you still have money left over in the Remaining column, **go back and adjust an area**, such as savings or giving, so that you spend every single dollar. **Every dollar needs a job to do!**





ALLOCATED SPENDING FORM

Don't let this form scare you. Managing your money week to week happens here!

Pay Period Dates	ТО	ТО	ТО	ТО
Pay Period Income				
(1			
GIVING	Income – (hurch = Rer Planned Remaining	naining to budget this pay Planned Remaining	y period Planned Remaining	Planned Remaining
Church				
Charity				
Remainii	ng minus Planned, back s	& forth		
SAVINGS	Planned Remaining	Planned Remaining	Planned Remaining	Planned Remaining
Emergency Fund				
A HOUSING	Planned Remaining	Planned Remaining	Planned Remaining	Planned Remaining
Mortgage/Rent				
Water				
Natural Gas				
Electricity				
Cable/Internet				
Trash				
	Planned Remaining	Planned Remaining	Planned Remaining	Planned Remaining
Gas				
Maintenance				

Pay Period Dates	ТО	ТО	ТО	ТО	
₽₽ FOOD	Planned Remaining	Planned Remaining	Planned Remaining	Planned Remaining	
Groceries					
Restaurants					
Other					

TPERSONAL	Planned	Remaining	Planned	Remaining	Planned	Remaining	Planned	Remaining
Clothing								
Phone								
Fun Money								
Hair/Cosmetics								
Subscriptions								
Other								
Other								

	Planned	Remaining	Planned	Remaining	Planned	Remaining	Planned	Remaining
Child Care								
Pet Care								
Entertainment								
Miscellaneous								
Other								
Other								

Pay Period Dates	ТО	ТО	ТО	ТО
• HEALTH	Planned Remaining	Planned Remaining	Planned Remaining	Planned Remaining
Gym				
Medicine/Vitamins				
Doctor Visits				
	When Remaining equals	zero, you're done budgeti	ing for this pay period!	
	Planned Remaining	Planned Remaining	Planned Remaining	Planned Remaining
Health Insurance				
Life Insurance				
Auto Insurance				
Homeowner/Renter				
Identity Theft				
Other				
DEBT	Planned Remaining	Planned Remaining	Planned Remaining	Planned Remaining
Car Payment				
Credit Card 1				
Credit Card 2				
Credit Card 3				
Student Loan				
Medical Bill				
Personal Loan				
Other				