# 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!

Internet

Cable

**B** 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

*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**