

# 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	
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

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Taking control of your money starts here!

Add up budgeted column  
& enter here

These icons represent good options for cash envelopes

<b>CHARITY</b>	Budgeted
Tithes	_____
<b>TOTAL</b>	
<b>SAVING</b>	Budgeted
Emergency Fund	_____
Other _____	_____
<b>TOTAL</b>	
<b>HOUSING</b>	Budgeted
First Mortgage/Rent	_____
Second Mortgage	_____
Real Estate Taxes	_____
Repairs/Maint.	_____
Homeowner/Renter Ins.	_____
<b>TOTAL</b>	
<b>UTILITIES</b>	Budgeted
Electricity	_____
Gas	_____
Water	_____
Trash	_____
Phone/Mobile	_____
Internet	_____
Cable	_____
<b>TOTAL</b>	

<b>FOOD</b>	Budgeted
Groceries	_____
<b>TOTAL</b>	
<b>CLOTHING</b>	Budgeted
Adults	_____
Children	_____
<b>TOTAL</b>	
<b>TRANSPORTATION</b>	Budgeted
Car Payment	_____
Car Payment	_____
Gas & Oil	_____
Repairs & Tires	_____
Auto Insurance	_____
<b>TOTAL</b>	
<b>PERSONAL</b>	Budgeted
Life Insurance	_____
Health Insurance	_____
Disability Insurance	_____
Child Care/Sitter	_____
Entertainment	_____
Other _____	_____
Other _____	_____
<b>TOTAL</b>	

Add up totals  
from all categories

**CATEGORY TOTALS**