



# 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.

⚙️ 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!

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.

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