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.



Step 2

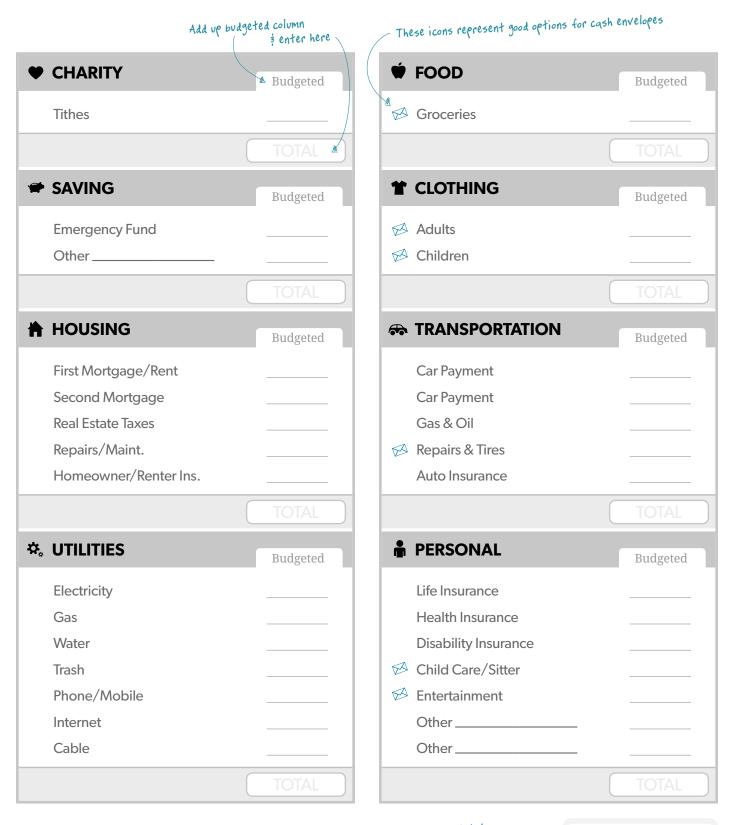
Write the total for each category in the Total box (**B**) and move on to the next category. See? Easy!



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.





Add up totals ______

CATEGORY TOTALS