

# 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!

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**