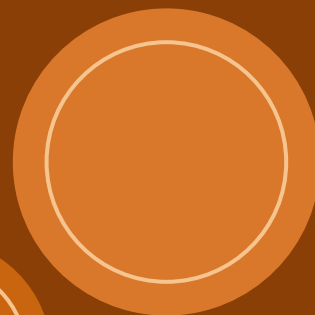
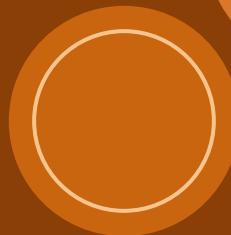


Budget Starter Sheets

Pencil, coffee, one hour

General educational information, not financial advice.

Your numbers are your own: this sheet stays with you.

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1. Your take-home pay

Use net pay from your pay stubs, not your salary.

Paid...	One paycheck	Multiply by	Divide by	Monthly
Weekly		52	12	
Every two weeks		26	12	
Twice a month		24	12	
Monthly		12	12	
Paycheck income per month				
Other regular income				
Total monthly take-home pay				

Income changes month to month? Use your lowest month from the last six.

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Every purchase, every day. Category: N = need, W = want, S = savings.

[illegible]

3. Your monthly budget

Month: _____ Take-home pay: \$ _____

Category	Plan	Actual	Difference
Needs			
Housing			
Utilities			
Groceries			
Transportation			
Insurance			
Minimum debt payments			
Childcare / other needs			
Wants			
Eating out			
Subscriptions			
Fun and hobbies			
Shopping			
Other wants			
Savings and extra debt			
Emergency fund			
Yearly bills fund			
Goal savings			
Extra debt payments			
Left to assign (pay minus plan)			

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Bills that don't come every month. Add them up, divide by 12, and save that each month.

[illegible]

5. Bill calendar

Write each bill on the day it's due. Circle your payday(s).

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

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