

Quick-Start Budget

Taking control of your money starts here!

Example: Two Adults and One 3 year old

Add up budgeted column & enter here

These icons represent good options for cash envelopes

CHARITY	Budgeted
Tithes / Giving	\$320
	\$320

SAVING	Budgeted
Emergency Fund	\$65
Other _____	\$0
	\$65

HOUSING	Budgeted
First Mortgage/Rent	\$499
Second Mortgage	\$0
Real Estate Taxes	\$0
Repairs/Maint.	\$0
Homeowner/Renter Ins.	\$12
	\$511

UTILITIES	Budgeted
Electricity	\$65
Gas	\$40
Water	\$35
Trash	\$0
Phone/Mobile	\$100
Internet	\$35
Cable	\$65
	\$335

Maid to Shine (after tax)	\$1,400
Husband's (after tax)	\$1,800
Total Income:	\$3,200

FOOD	Budgeted
Groceries	\$600
	\$600

CLOTHING	Budgeted
Adults	\$50
Children	\$25
	\$75

TRANSPORTATION	Budgeted
Car Payment	\$129
Car Payment	\$0
Gas & Oil	\$240
Repairs & Tires	\$100
Auto Insurance	\$30
	\$499

PERSONAL	Budgeted
Life Insurance	\$20
Health Insurance	\$180
Disability Insurance	\$0
Child Care/Sitter	\$400
Entertainment	\$100
Credit Card Payments	\$95
Student Loan Payments	\$0
	\$795

Add up totals from all categories

Should be equal

\$3,200







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♥ CHARITY	Budgeted
Tithes / Giving	_____
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	_____
Credit Card Payments	_____
Student Loan Payments	_____
TOTAL	

Maid to Shine (after tax)

Income #2 (after tax)

Total Income:

Add up totals from all categories

Should be equal

CATEGORY TOTALS