

DIRECTIONS FOR THE QUICK-START BUDGET

It's 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.

1 WRITE DOWN YOUR SPENDING.

Write down what you're spending for the month in each of the categories listed. If you don't know exactly, just make your best guess. We're keeping it simple for now.

🏠 HOUSING

Planned

Mortgage/Rent

\$1,000

Water

\$25

2 TOTAL EACH CATEGORY.

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

Cable/Internet

\$130

Other Lawn mowing

\$60

TOTAL

\$1,215

3 ADD ALL CATEGORY TOTALS TOGETHER.

Add up all five of your total boxes and enter that number at the bottom in the Total for Categories box. 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.

TOTAL FOR CATEGORIES

\$4,325

This number is all of your category totals combined

QUICK-START BUDGET FORM

Taking control of your money starts here!

♥ GIVING	Planned
Church	<input type="text"/>
Charity	<input type="text"/>
TOTAL	<input type="text"/>

🚗 TRANSPORTATION	Planned
Auto Insurance	<input type="text"/>
Gas & Oil	<input type="text"/>
Maintenance	<input type="text"/>
TOTAL	<input type="text"/>

🍴 FOOD	Planned
Groceries	<input type="text"/>
Restaurants	<input type="text"/>
TOTAL	<input type="text"/>

🏠 HOUSING	Planned
Mortgage/Rent	<input type="text"/>
Utilities	<input type="text"/>
TOTAL	<input type="text"/>

👕 PERSONAL	Planned
Clothing	<input type="text"/>
Phone	<input type="text"/>
Fun Money	<input type="text"/>
Gifts	<input type="text"/>
TOTAL	<input type="text"/>

TOTAL FOR CATEGORIES	<input type="text"/>
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Remember, this total does not include every category that will be in your monthly budget—just a few of the big ones!

Great Start!

You've taken the first step to creating your monthly budget. In the Action Steps, you'll **create a zero-based budget with EveryDollar—just like Rachel showed you!**