Quick-Start Budget

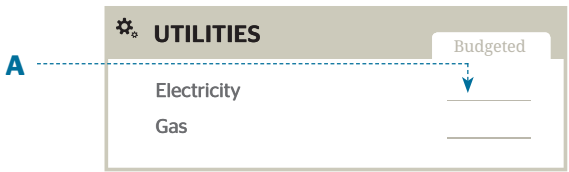
Your first budget! It's also the simplest, so you can relax now.

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.

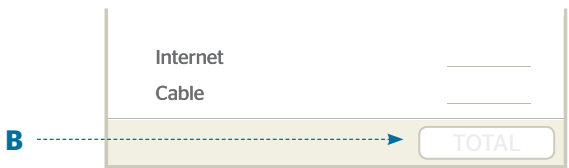
Step 1

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.

Quick-Start Budget

Taking control of your money starts here!

Add up budgeted column & enter here

These icons represent good options for cash envelopes

CHARITY

	Budgeted
Tithes	
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	
Other _____	
Other _____	
TOTAL	

Add up totals from all categories

CATEGORY TOTALS

Sign in to FPU Central at daveramsey.com to download this form and explore our other online budgeting tools!