



Simple Budget Guide

Budgeting can be the difference between being money strapped and meeting your financial goals. Use this simple budgeting guide to create an easy to follow and effective budget.

Fixed Expenses are those you know are coming every month and you know exactly how much they will be. For example, rent/mortgage, car insurance, cell phone bill, etc. Taking out a portion of your paycheck to put aside for fixed expenses can help prevent having to use an entire paycheck on rent for example.

Fixed Expenses

Savings Goals

Pay yourself first! Before paying any variable bills/expenses, set aside some money to meet your saving goals or purchasing goals. You should have different categories representing different goals. For example "Birthday Fund" and "Emergency Fund" are two different savings goals. Savings goals can all go into the same savings account as long as you are keeping track of how much money is allocated to each goal.

Variable Expenses

Variable expenses are any expense that do not have a set payment amount every month, and may not occur every month. For example, credit card payments might fluctuate month to month, doctor's office visits might happen once in a while, insurance payments might be every three months, etc. You should be keeping track of your variable expenses and setting aside money for your upcoming variable expenses.



Weekly Budget

For those who get paid weekly

Income: _____

Remaining Balance: _____

Fixed Expenses

1/4 of Rent	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

Savings Goals

Birthday Fund 2021	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

Variable Expenses

	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$



Bi-Weekly Budget

For those who get paid bi-weekly

Income: _____

Remaining Balance: _____

Fixed Expenses

1/2 of Rent	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

Savings Goals

Birthday Fund 2021	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

Variable Expenses

	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

Weekly Budget

Week 1	\$
Week 2	\$
	\$
	\$
	\$
	\$
	\$
	\$



Monthly Budget

For those who get paid Monthly

Income: _____

Remaining Balance: _____

Fixed Expenses

Rent	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

Savings Goals

Birthday Fund 2021	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

Variable Expenses

	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

Weekly Budget

week 1	\$
week 2	\$
week 3	\$
week 4	\$
week 5	\$
	\$
	\$
	\$