

How to BUDGET

Throw the idea of a "monthly budget" out the window. Very few people get all their money on the 1st day of the month then turn around and pay all their bills on the 2nd day of the month. And if you have \$400 budgeted for groceries, who goes in one trip and spends exactly \$400? Most of us don't live our lives that way but we DO live paycheck to paycheck so let's budget that way instead!

STEP 1: GET ORGANIZED

(Get these down)

A List your recurring bills, the amount and their due dates

List your non-recurring expenses and a monthly estimate for each

C Write down the current balance in your checking account as of today

List the dates of your upcoming paychecks for the next 3 months

STEP 2:

CREATE A NEW SPREAD SHEET

STEP 3: CREATE YOUR NEW BUDGET

Put the dates of your upcoming paychecks (from #4 above) across the top

1	A	B	C	D	E
2	Jan 10			Jan 24	
3	Base Paycheck	1,600.00		Base Paycheck	1,600.00
4	Current Balance (from 1C)	990.00		Amount Left	635.00
5	Phone Bill 14th	-160.00		Internet/Cable	-90.00
6	Mortgage 15th	-1,056.00		Car Payment 2	-430.00
7	Payment 20th	-184.00		Groceries/Spending	-300.00
8	Car Insurance 21st	-155.00		Gas	-100.00
9	Groceries/Spending	-300.00			
10	Gas	-100.00		Car Repairs	-75.00
11				Vet Bills	-25.00
12				Car Registration	-25.00
				Medicine	-25.00
				Gifts	-25.00
				Clothing	
19	Amount Left	635.00		Amount Left	1,090.00

List your recurring bills below the paycheck they will be paid from

••• Use a •••
FORMULA
••• =SUM(B3:B18) •••

••• Use a •••
FORMULA

••• = B19 IN THIS CELL •••

Each pay period take out cash for the essentials

Your non-recurring expenses. Save whatever is not spent each month!

KEEP IN MIND:

1 Take out cash once per pay period for groceries & day-to-day spending

Overestimate your bills so you end up with more money than you expected

3 Set goals for extra money

Extend your budget for at least three months

5 Try not to add any expenses or spending once the month begins

••• Stay Inspired •••

Complete Guide To How Do I Budgeting Methods Step By Step

Ying-Ying Zheng



Complete Guide To How Do I Budgeting Methods Step By Step:

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