

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

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

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

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

STEP 2:

CREATE A NEW SPREADSHEET

STEP 3: CREATE YOUR NEW BUDGET

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

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

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		Car Repairs	-75.00
10	Gas	-100.00		Vet Bills	-25.00
11				Car Registration	-25.00
12				Medicine	-25.00
13				Groceries	-25.00
14				Clothing	-25.00
15					
16					
17					
18					
19	Amount Left	635.00	Amount Left	1,090.00	

 **FORMULA**
To add up all the bills:
=SUM(B3:B18)

 **FORMULA**
To subtract the amount left:
=B19 IN THIS CELL

Each pay period budget out cash for the essentials

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

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

 2

 4

KEEP
IN
MIND

... 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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A New Approach to Capital Budgeting for City and County Governments Richard F. Wacht,1987

The Nonprofit Manager's Resource Directory Ronald A. Landskroner,2002-04-30 A newly revised and updated edition of the ultimate resource for nonprofit managers If you re a nonprofit manager you probably spend a good deal of your time tracking down hard to find answers to complicated questions The Nonprofit Manager s Resource Directory Second Edition provides instant answers to all your questions concerning nonprofit oriented product and service providers Internet sites funding sources publications support and advocacy groups and much more If you need help finding volunteers understanding new legislation or writing grant proposals help has arrived This new updated edition features expanded coverage of important issues and even more answers to all your nonprofit questions Revised to keep vital information up to the minute The Nonprofit Manager s Resource Directory Second Edition Contains more than 2 000 detailed listings of both nonprofit and for profit resources products and services Supplies complete details on everything from assistance and support groups to software vendors and Internet servers management consultants to list marketers Provides information on all kinds of free and low cost products available to nonprofits Features an entirely new section on international issues Plus 10 bonus sections available only on CD ROM The Nonprofit Manager s Resource Directory Second Edition has the information you need to keep your nonprofit alive and well in these challenging times Topics include Accountability and Ethics Assessment

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Research in Education ,1971 *The Comprehensive Guide to Successful Conferences and Meetings* Leonard Nadler,Zeace Nadler,1987-10-19 Abstract This book is a step by step guide to planning productive conferences and meetings The authors begin with a discussion of conferences and meetings including definitions of terms commonly used in the planning process Next each aspect of designing a conference is presented Included are the following topics site selection meeting rooms speakers audiovisuals food and beverage events exhibits marketing public relations transportation entertainment budgeting registration and program books The authors conclude with chapters on evaluation conducting the conference and resources for those who plan conferences and meetings Each chapter begins with a checklist of items which should be considered in that particular step of the process and then addresses each of the items on the checklist in more detail

National Grocers Bulletin National Association of Retail Grocers of the United States,1964

Resources in Education ,1971-07 **Total Business Budgeting** Robert Rachlin,1991-04-10 Shows how to analyze outside influences develop performance targets and budget segments organize and administer the budgeting process and provide a complete set of instructions and forms for developing all segments of the budgeting process Specially designed it also provides complete budgeting techniques and applications for most business situations from planning and control to implementation Forms schedules exhibits and formats are included to take you through the myriad of details necessary to prepare a successful budget

National Association of Corporation Training. Bulletin ,1925 Includes section Abstracts and reviews later The Management index American Management Review ,1923 **Factory, the Magazine of Management** ,1925

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