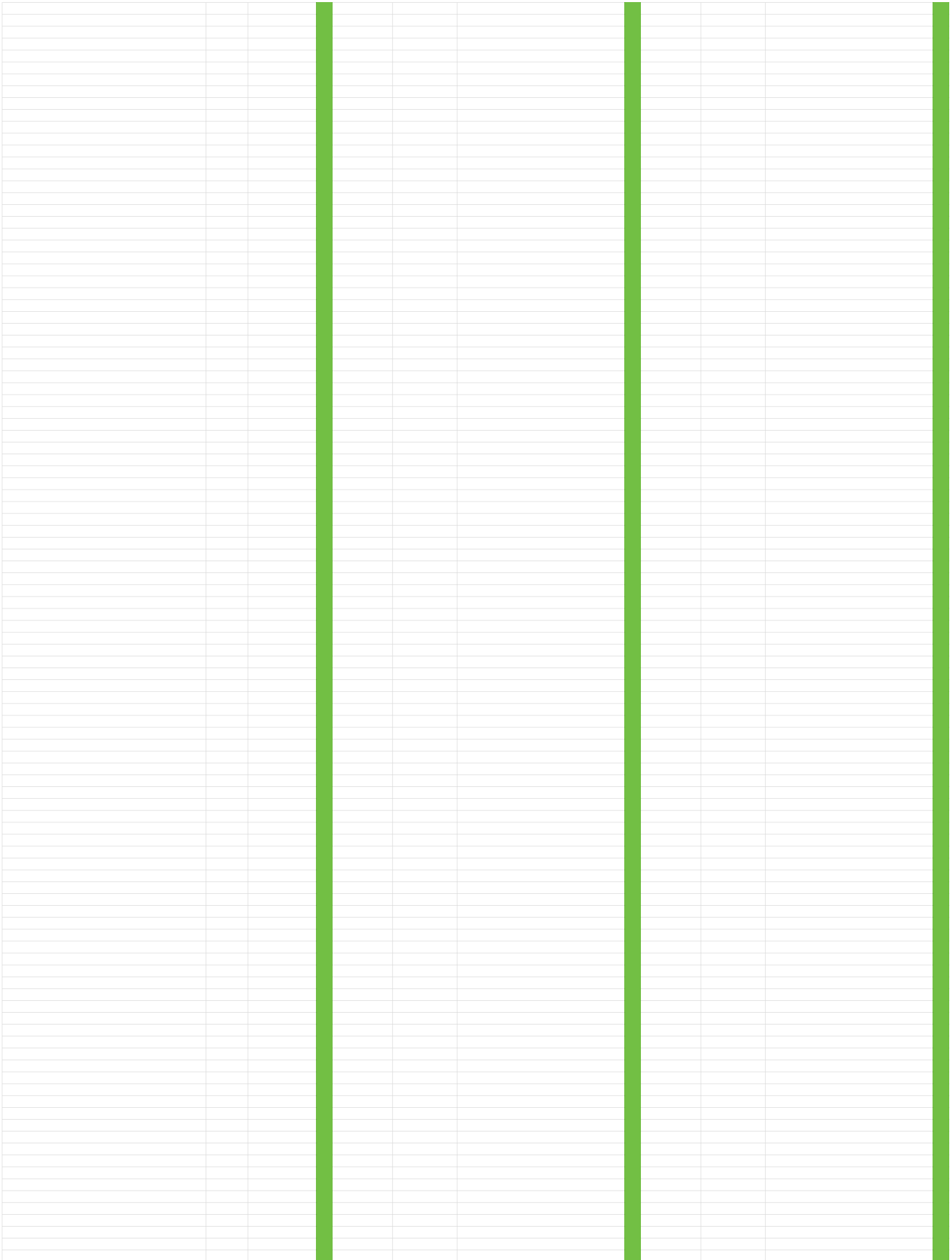
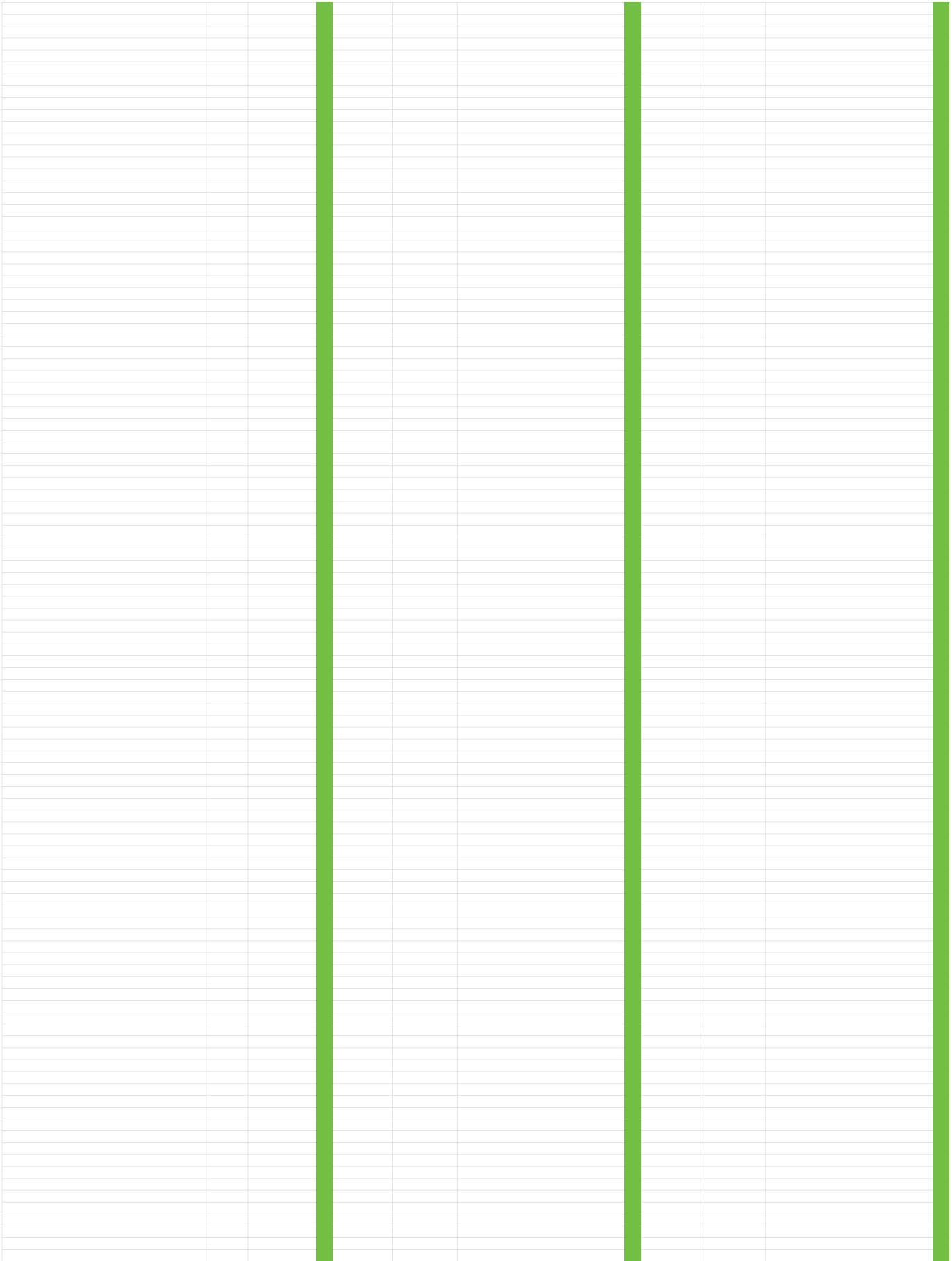


NOTES:

1. The first 3 columns are your budget. You want to make sure you account for every dollar that you earned.
2. Look at your expense history so that you are entering as accurate a number as possible.
3. For utilities and water, you may have to do an average or get on a budget billing or something similar.
4. When preparing your budget, you want to make sure "Basic Necessity Fixed Cost Total" to be no more than 40% of your income.
5. When preparing your budget, you want to make sure "Basic Necessity Fixed Cost Grand Total" to be no more than 70% of your income. As your income increases, you want this to be no more than 50% of your income. The lower the better.
6. Two months of blank budgeting has been included. Once you are finish with one month, just copy and paste the blank month setup over and continue. (4 columns)
6. You're inputting numbers to "month" actual column. Input numbers in as you spend. So for example:
For food, say week 1 you spend \$25. Then you enter =25 in the food cell.
Say you spend \$30 on week 2. Then you click on that food cell and you should see "=25" on the fx line on top. Click on it and type =30 and hit return.
You food cell should now display 55.
7. Spend accordingly so that you stay within your budget. If you end up being under budget (so your leftover cell will be a positive number), that means more money to savings.
8. Your first long term goal is to have 1 year worth of emergency fund to cover basic necessity fixed cost.
9. Add/change cell entries to fit you need.

	% To Income	Jan Actual	% To Income	Notes	Feb	% To Income	Notes
Take Home Income	2000	2000			2000		
Necessity Fixed Cost I							
Rent/Mortgage+Insurance+Property Tax	650						
Utilities (Gas+Electric)	80						
Water	30						
Basic Necessity Fixed Cost I Total:	760	38.00%	0	0.00%	0	0.00%	
Necessity Fixed Cost II							
Gas For Car	100						
Car Insurance	50						
Food	100						
Basic Necessity Fixed Cost II Total:	250	12.50%	0	0.00%	0	0.00%	
Basic Necessity Fixed Cost Grand Total	1010	50.50%	0	0.00%	0	0.00%	
Loan Repayment							
Student Loan	300						
Car Loan	100						
Revolving Credit Card	0						
Loan Repayment Total:	400	20.00%	0	0.00%	0	0.00%	
Retirement and Emergency Fund Saving							
Retirement	200						
Emergency Fund	200						
Retirement & Emergency Fund Total:	400	20.00%	0	0.00%	0	0.00%	
Others							
Internet	40						
Group Health Insurance Through Employer	100						
Misc	50						
Others Total:	190	9.50%	0	0.00%	0	0.00%	
GRAND TOTAL:	2000	100.00%	0	0.00%	0	0.00%	
Leftover:	0	0.00%	2000	100.00%	2000	100.00%	





	% To Income	Jan Actual	% To Income	Notes	Feb	% To Income	Notes
Take Home Income	1060	1060			1060		
Necessity Fixed Cost I							
Rent/Mortgage+Insurance+Property Tax	350						
Utilities (Gas+Electric)	30						
Water	20						
Basic Necessity Fixed Cost I Total:	400	37.74%	0	0.00%	0	0.00%	
Necessity Fixed Cost II							
Gas For Car	100						
Car Insurance	50						
Food	100						
Basic Necessity Fixed Cost II Total:	250	23.58%	0	0.00%	0	0.00%	
Basic Necessity Fixed Cost Grand Total	650	61.32%	0	0.00%	0	0.00%	
Loan Repayment							
Student Loan	0						
Car Loan	100						
Revolving Credit Card	0						
Loan Repayment Total:	100	9.43%	0	0.00%	0	0.00%	
Retirement and Emergency Fund Saving							
Retirement	80						
Emergency Fund	80						
Retirement & Emergency Fund Total:	160	15.09%	0	0.00%	0	0.00%	
Others							
Internet	20						
Group Health Insurance Through Employer	100						
Misc	30						
Others Total:	150	14.15%	0	0.00%	0	0.00%	
GRAND TOTAL:	1060	100.00%	0	0.00%	0	0.00%	
Leftover:	0	0.00%	1060	100.00%	1060	100.00%	

