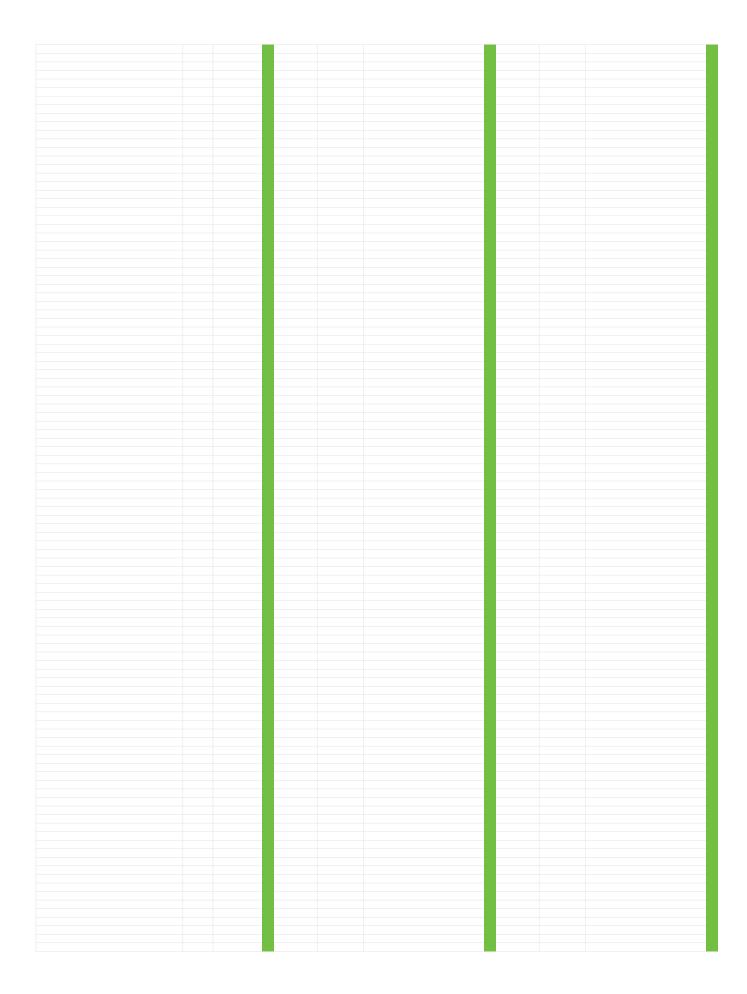
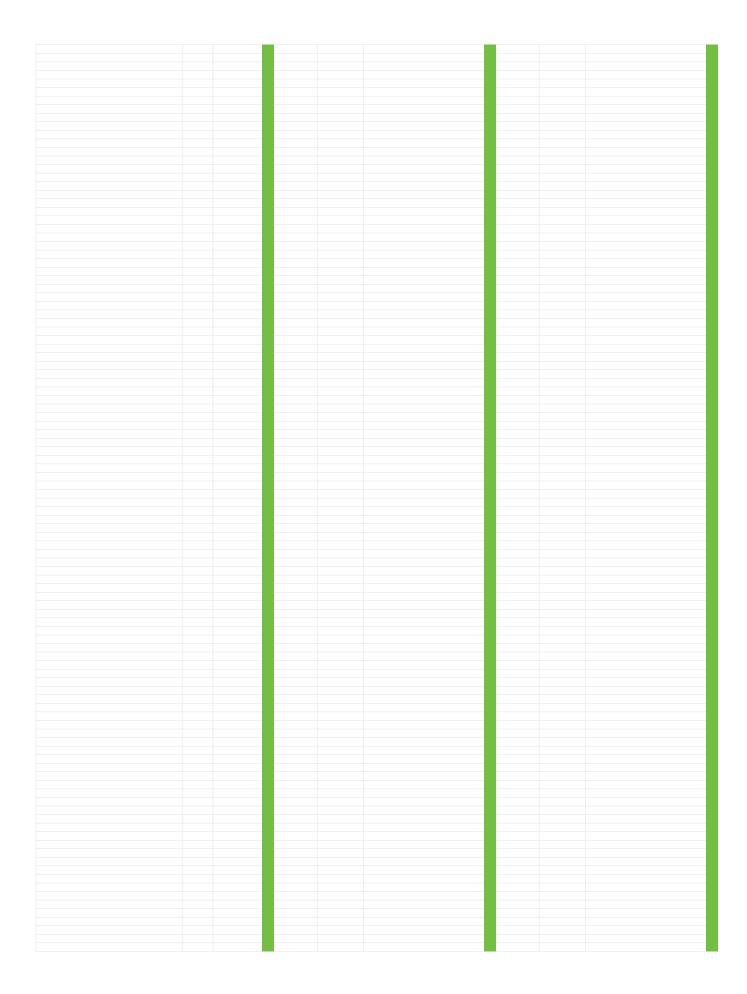
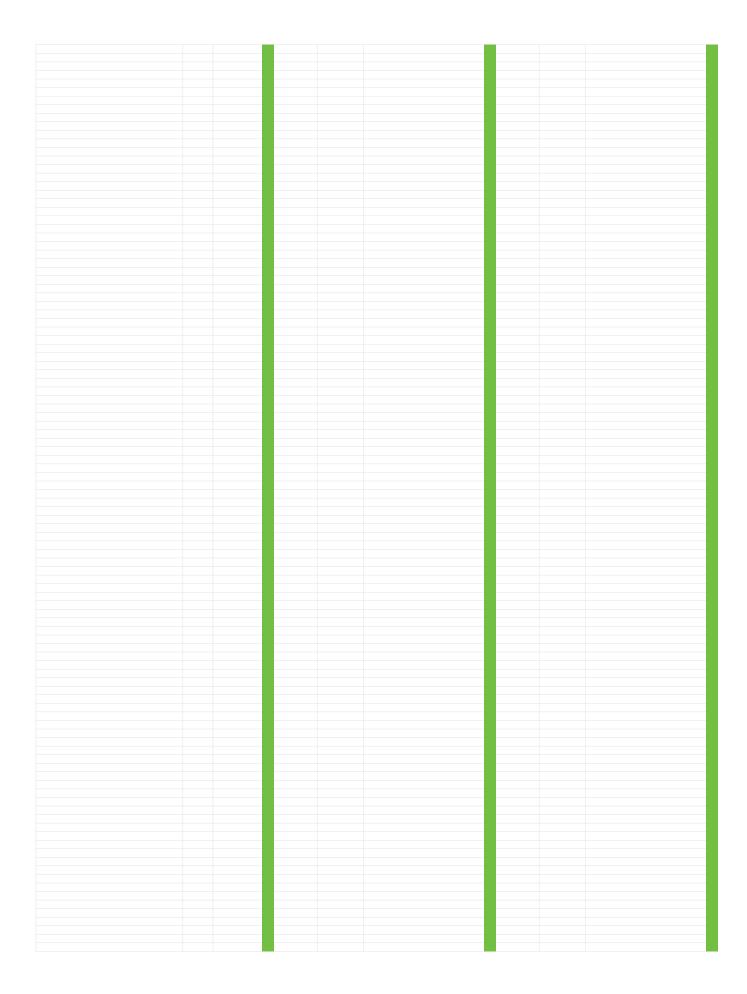
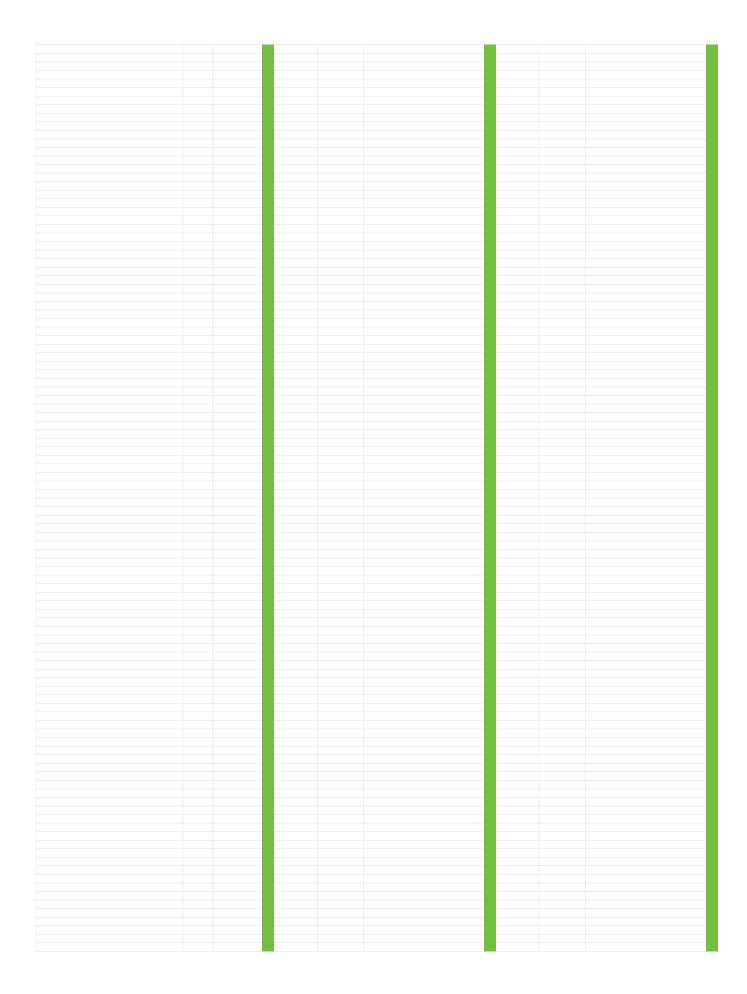
NOTES:  1. The first 3 columns are your budget. You want to make sure you account for every dollar that you earned.  2. Look at your expense history so that you are entering as accurate a number as possible.  3. For utilities and water, you may have to do an average or get on a bodget billing or something similiar.  4. When preparing your budget, you may have to do an average or get on a bodget billing or something similiar.  4. When preparing your budget, you may have to do an average or get on a bodget billing or something similiar.  5. 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 be inquiring numbers to 'month' acutal column, jourt numbers in as you spend So for example.  For food, say week 1 you spend S25. Then you clink or that food cell and you should see "=25" on the K in line on top.  Say you spend 30 on week 2. Then you clink or that food cell and you should see "=25" on the K in line on top.  You food cell should now display 55.  7. Spend accordingly so that you sky 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.
2. Lock 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 I Tofal" to be no more than 40% of your income.  5. Two months of blank budgeting has been included. Once you are finish with one morth, just copy and paste the blank month setup over and continue, (4 columns)  6. You're be implying numbers to "morth" actual column, input numbers in an eya usuperful. So for example.  For lock say week 1) you spend SES. Then you enter "251 in the food cell.  You food all should now display 5. dick on that blood cell and you should see "=25" on the fx line on top. (Lick on it and type +30 and hit return.  You food cell should now display 5.  7. Spend accordingly so that you stay within your budget. If you and up being unders to ubuget to your leftover cell will be a positive number), that means more money to sawings.  8. Your first long them goal is to have yearwed 10 yearword up year worth of emergency fund to over basic necessity feed cost.
2. Lock 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 I Tofal" to be no more than 40% of your income.  5. Two months of blank budgeting has been included. Once you are finish with one morth, just copy and paste the blank month setup over and continue, (4 columns)  6. You're be implying numbers to "morth" actual column, input numbers in an eya usuperful. So for example.  For lock say week 1) you spend SES. Then you enter "251 in the food cell.  You food all should now display 5. dick on that blood cell and you should see "=25" on the fx line on top. (Lick on it and type +30 and hit return.  You food cell should now display 5.  7. Spend accordingly so that you stay within your budget. If you and up being unders to ubuget to your leftover cell will be a positive number), that means more money to sawings.  8. Your first long them goal is to have yearwed 10 yearword up year worth of emergency fund to over basic necessity feed cost.
3. For utilities and water, you may have to do an average or get on a budget billing or something similiar.  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   Corad 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.  5. Two months of banks budgeting has been included. Conce you are finish with one month, is usto you and paste the blank month setup over and continue. (4 columns)  6. You're be 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 fix line on top.  You food cell should now display 95.  7. Spend accordingly so that you stay with you stay with you budget. If you end up being under budget (so your leftover cell will be a positive number), that means more money to sawings.  8. Your first long them goal is to have I year worth of emergency fund to cover basic necessity fixed cost.
4. When preparing your budget, you want to make sure "Basic Necessity Fixed Cost I 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.  5. Two months of blank budgeting has been included. Once you are finish with one morth, just copy and paste the blank month setup over and continue, (4 columns)  6. You're be inspiring numbers to "morth" scular olumn, input numbers in an a you spend. 50 for example:  For foot, say week 1 you spend \$25. Then you enter +25 in the foot cell.  You foot cell \$5. Colick on the floot cell and you should see "=25" on the fx line on top. Click on it and type +30 and hit return.  You foot cell should now display 5.  7. Spend accordingly so that you stay within your budget. If you and up being under budget (so your leftover cell will be a positive number), that means more money to sawings.  8. Your first long term goal is to have year worth of emergency fund to cover basic necessity yield cost.
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.  5. Two months of blank budgeting has been included. Concey our serinish with one month, suctory and paste the blank month setup over and continue. (4 columns)  6. You're be 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 entire "Tes" 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 k line on top. Click on it and type +30 and hit return.  You food cell should now display 915.  7. Spend accordingly so that you stay with you stay with you budget. If you end up being under budget (so your leflower cell will be a positive number), that means more money to savings.  8. Your first long them goal is to have year worth of emergency fund to cover basic necessity fixed cost.
5. Two months of blank buggleting 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 be impuling numbers to "month" actual column. Input numbers in any sou spend. 500 for example:  For boot, say week 1 you spend \$25. Then you enter =25 in the food cell.  8. Say you spend then you click on the lift blood cell and you should see "=25" on the fx line on top. Click on it and type +30 and hit return.  9. Say you spend then you click on the lift blood cell and you should see "=25" on the fx line on top. Click on it and type +30 and hit return.  9. Say ond accordingly so that you stay within your budget. If you and up being under budget (so your leftower cell will be a positive number), that means more money to savings.  8. Your first long term goal is to have year worth of emergency fund to cover basic necessity before cost.
6. You're be inputting numbers to "month" actual column. Input numbers in as you spend. So for example: For food, say week 1 you spend 255. Then you enter 25' on the food ord. Say you spend \$30 on week 2. Then you click on that food cell and you should see "=25' on the k line on top. Click on it and type +30 and hit return. You food cell should now display 95. 7. Spend accordingly so that you stay within your budget. If you end up being under budget (so you leftower cell will be a positive number), that means more money to savings. 8. Your first long them goal is to have year worth of emergency fund to cover basic necessity fixed cost.
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 fix line on top. Click on it and type +30 and hit return.  You food cell should now display \$5.  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 them goal is to have 1 year worth of emergency fund to cover basic necessity fixed cost.
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 wids. 7. Spend accordingly so that you stay withou touget. If you not up being under budget (so your leftover cell will be a positive number), that means more money to sawings. 8. Your first long them goal is to have 1 year worth of emergency fund to cover basic necessity fixed cost.
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.
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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.

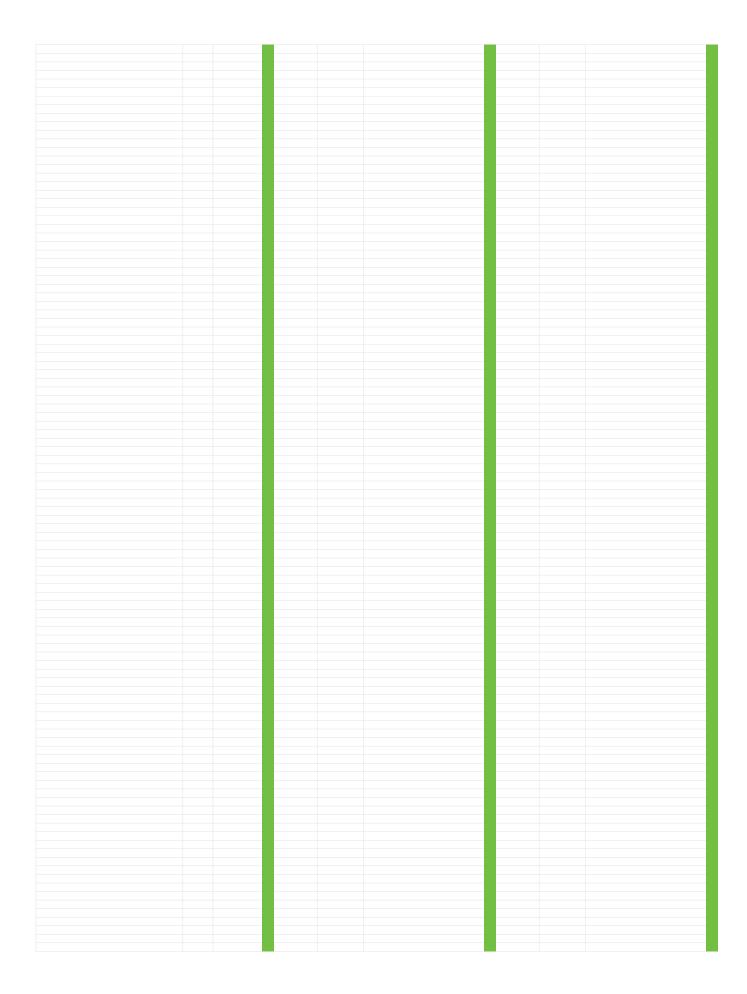
Take Home Income	2000	% To Income	Jan Actual 2000	% To Income	Notes	Feb 200	% To Income	Notes
Necessity Fixed Cost I								
Rent/Mortgage+Insurance+Property Tax Utilities (Gas+Electric)	650 80							
Water	30							
Basic Necessity Fixed Cost I Total:	760	38.00%	0	0.00%			0.00%	
Necessity Fixed Cost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

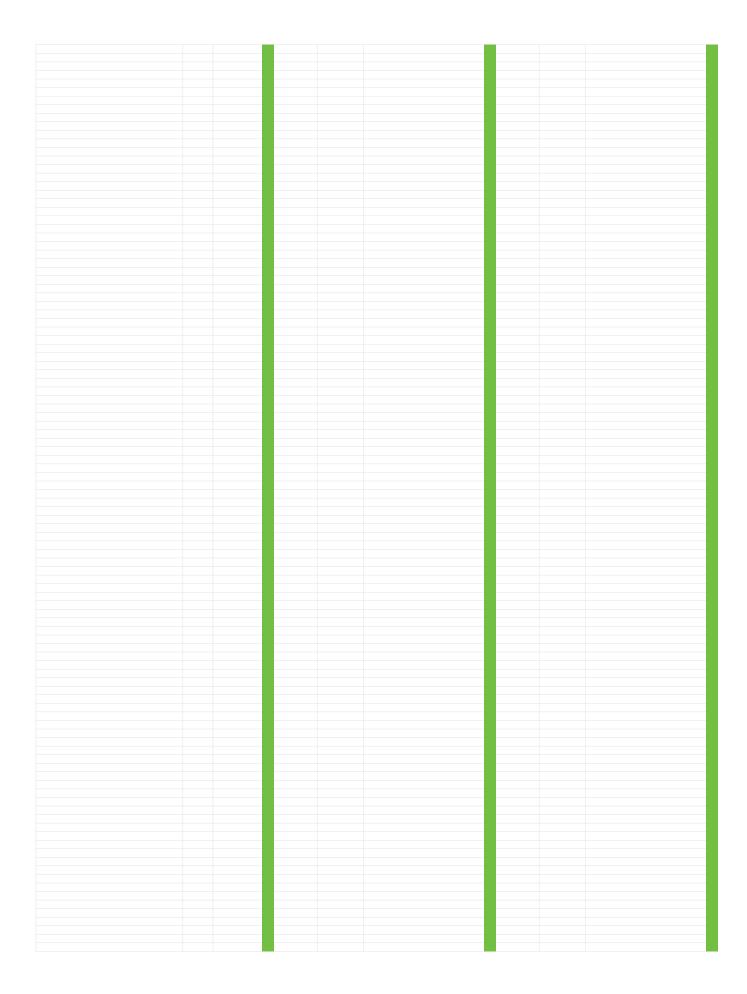


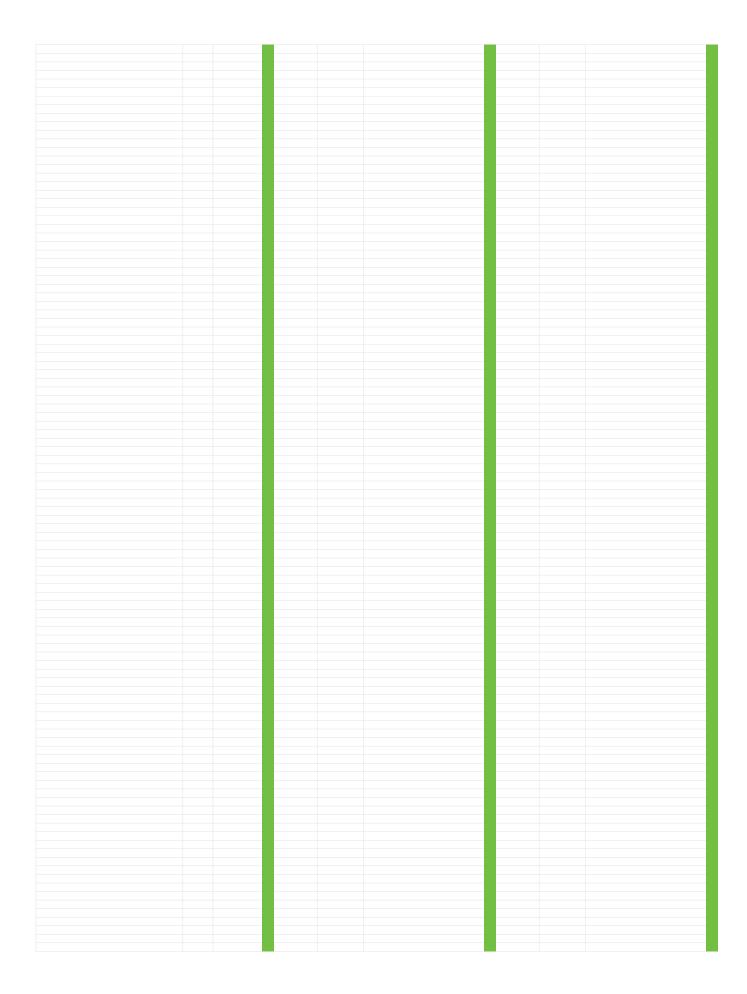


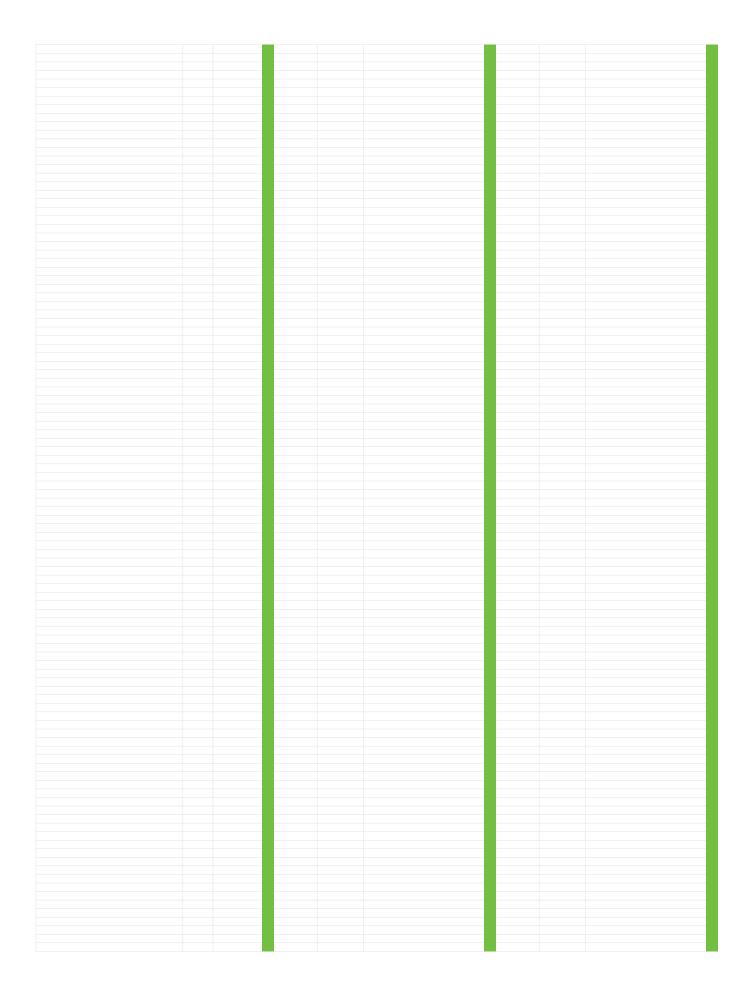












	9	6 To Income	Jan Actual	% To Income	Notes	Feb	% To Income	Notes
Take Home Income	1060		1060			1060		
Necessity Fixed Cost I Rent/Mortgage+Insurance+Property Tax	350							
Utilities (Gas+Electric)	30							
Water	20							
Basic Necessity Fixed Cost I Total:	400	37.74%	0	0.00%		0	0.00%	
Necessity Fixed Cost II Gas For Car	100							
Car Insurance Food	50 100							
		00.500/		0.000/			0.000/	
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 Revolving Credit Card	100 0							
Loan Repayment Total:	100	9.43%	0	0.00%		0	0.00%	
	100	9.43%	U	0.00%		U	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	20							
Internet 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%	

