



BUILD A BUDGET IN 4 SIMPLE STEPS

Before you build a budget, it's important to see how much you're able to spend. Once you know exactly how much income you have each month, it's time to add up necessary expenses, budget your discretionary income and, last but definitely not least, stick to your budget. Start yours with the spreadsheet below.

Sources of income	Dollar Amount
Monthly paychecks	\$
Interest	\$
Dividends	\$
Alimony	\$
Child support	\$
Other	\$
Total	\$

Necessary expenses	Dollar Amount
Rent/mortgage	\$
Utilities	\$
Loan payments	\$
Transportation	\$
Insurance	\$
Medical bills	\$
Child support	\$
Alimony	\$
Other	\$
Total	\$

Flexible expenses	Dollar Amount
Groceries	\$
Gas	\$
Dining out	\$
Clothing	\$
Internet/television	\$
Entertainment	\$
Travel	\$
Gifts	\$
Personal care	\$
Other	\$
Total	\$

Savings	Dollar Amount
Retirement plans	\$
Emergency fund	\$
Down payment	\$
Travel fund	\$
Other	\$
Total	\$

Totals	Dollar Amount
Sources of income	\$
(Necessary expenses)	\$
(Flexible expenses)	\$
(Savings)	\$
Budget Grand Total	\$

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