

**income**

feel free to change and add categories as you wish!

wages & tips	\$	2,000.00
second job	\$	250.00
interest	\$	15.00
misc.	\$	-
<b>total</b>	<b>\$</b>	<b>2,265.00</b>

**fixed expenses**

rent	\$	500.00
cell phone	\$	60.00
car insurance	\$	55.00
gym	\$	15.00
<b>total</b>	<b>\$</b>	<b>630.00</b>

**variable expenses**

groceries	\$	200.00
electricity	\$	35.00
gas	\$	75.00
parking	\$	20.00
dining out	\$	100.00
charity	\$	50.00
misc.	\$	30.00
<b>total</b>	<b>\$</b>	<b>510.00</b>

**occasional expenses**

car repairs	\$	50.00
medical	\$	25.00
gifts	\$	25.00
travel	\$	60.00
<b>total</b>	<b>\$</b>	<b>160.00</b>

**a simple budget**

This worksheet is a free going. Please send feedback.

You are free to use and modify to meet your needs. I can provide modified versions. Thank you!

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**debt**

feel free to change and add categories as you wish!

**savings**

feel free to change and add categories as you wish!

**your bottom line****savings and debt****how are you doing?**

## Budgeting spreadsheet.

and easy budget spreadsheet to help you track where your money is back to [david@moneyunder30.com](mailto:david@moneyunder30.com).

distribute this budgeting tool as you wish. You may even modify the sheet. Please ask that if you do modify this worksheet, you **do not** distribute any credit to me, thank you, and enjoy!

[moneyunder30.com](http://moneyunder30.com)

student loan	\$	75.00	
car payment	\$	175.00	
visa	\$	35.00	
amex	\$	-	
<b>total</b>	<b>\$</b>		<b>285.00</b>

emergency fund	\$	100.00	
retirement	\$	50.00	
other savings	\$	-	
<b>total</b>	<b>\$</b>		<b>150.00</b>

income	\$	2,265.00	
expenses	\$	1,735.00	
<b>remaining</b>	<b>\$</b>		<b>530.00</b>

savings ratio		7%	
debt-to-income ratio		13%	

Overall: Nice job! You have a plan to spend less than you're bringing in. Consider using your extra money to pay down debt or build up savings.			
Saving: A good starting savings goal is 10% of your income. As you get better at saving, shoot for 25%!			
Debt: Your debt-to-income ratio is in an acceptable range, but it's still a little high. Try to pay down your non-mortgage debt so that monthly payments account for less than 10% of your income.			



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january	groceries	electricity	gas	parking	dining out	charity
1						
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31						
<b>spent</b>						
<b>budget</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
<b>left to spend</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
	<b>groceries</b>	<b>electricity</b>	<b>gas</b>	<b>parking</b>	<b>dining out</b>	<b>charity</b>

fixed expenses	
rent	\$500.00
cell phone	\$60.00
car insurance	\$55.00
gym	\$15.00
<b>total</b>	<b>\$630.00</b>
<b>budget</b>	<b>\$630.00</b>

debt	
student loan	\$75.00
car payment	\$175.00
visa	\$35.00
amex	
<b>total</b>	<b>\$285.00</b>
<b>budget</b>	<b>\$285.00</b>

occasional expenses	
car repairs	
medical	
gifts	
travel	
<b>total</b>	
<b>budget</b>	

**difference** \$0.00

**difference** \$0.00

**difference**



\$0.00

**difference**

\$0.00

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february	groceries	electricity	gas	parking	dining out	charity
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31						
<b>spent</b>						
<b>budget</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
<b>left to spend</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
	groceries	electricity	gas	parking	dining out	charity

fixed expenses	
rent	\$500.00
cell phone	\$60.00
car insurance	\$55.00
gym	\$15.00
<b>total</b>	<b>\$630.00</b>
<b>budget</b>	<b>\$630.00</b>

debt	
student loan	\$75.00
car payment	\$175.00
visa	\$35.00
amex	
<b>total</b>	<b>\$285.00</b>
<b>budget</b>	<b>\$285.00</b>

occasional expenses	
car repairs	
medical	
gifts	
travel	
<b>total</b>	
<b>budget</b>	

**difference** \$0.00

**difference** \$0.00

**difference**



\$0.00

**difference**

\$0.00

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march	groceries	electricity	gas	parking	dining out	charity
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31						
<b>spent</b>						
<b>budget</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
<b>left to spend</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
	groceries	electricity	gas	parking	dining out	charity

fixed expenses	
rent	\$500.00
cell phone	\$60.00
car insurance	\$55.00
gym	\$15.00
<b>total</b>	<b>\$630.00</b>
<b>budget</b>	<b>\$630.00</b>

debt	
student loan	\$75.00
car payment	\$175.00
visa	\$35.00
amex	
<b>total</b>	<b>\$285.00</b>
<b>budget</b>	<b>\$285.00</b>

occasional expenses	
car repairs	
medical	
gifts	
travel	
<b>total</b>	
<b>budget</b>	

**difference** \$0.00

**difference** \$0.00

**difference**



\$0.00

**difference**

\$0.00

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april	groceries	electricity	gas	parking	dining out	charity
1						
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<b>spent</b>						
<b>budget</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
<b>left to spend</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
	groceries	electricity	gas	parking	dining out	charity

fixed expenses	
rent	\$500.00
cell phone	\$60.00
car insurance	\$55.00
gym	\$15.00
<b>total</b>	<b>\$630.00</b>
<b>budget</b>	<b>\$630.00</b>

debt	
student loan	\$75.00
car payment	\$175.00
visa	\$35.00
amex	
<b>total</b>	<b>\$285.00</b>
<b>budget</b>	<b>\$285.00</b>

occasional expenses	
car repairs	
medical	
gifts	
travel	
<b>total</b>	
<b>budget</b>	

**difference** \$0.00

**difference** \$0.00

**difference**



\$0.00

**difference**

\$0.00

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may	groceries	electricity	gas	parking	dining out	charity
1						
2						
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<b>spent</b>						
<b>budget</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
<b>left to spend</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
	groceries	electricity	gas	parking	dining out	charity

fixed expenses	
rent	\$500.00
cell phone	\$60.00
car insurance	\$55.00
gym	\$15.00
<b>total</b>	<b>\$630.00</b>
<b>budget</b>	<b>\$630.00</b>

debt	
student loan	\$75.00
car payment	\$175.00
visa	\$35.00
amex	
<b>total</b>	<b>\$285.00</b>
<b>budget</b>	<b>\$285.00</b>

occasional expenses	
car repairs	
medical	
gifts	
travel	
<b>total</b>	
<b>budget</b>	

**difference** \$0.00

**difference** \$0.00

**difference**



\$0.00

**difference**

\$0.00

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june	groceries	electricity	gas	parking	dining out	charity
1						
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31						
<b>spent</b>						
<b>budget</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
<b>left to spend</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
	groceries	electricity	gas	parking	dining out	charity

fixed expenses	
rent	\$500.00
cell phone	\$60.00
car insurance	\$55.00
gym	\$15.00
<b>total</b>	<b>\$630.00</b>
<b>budget</b>	<b>\$630.00</b>

debt	
student loan	\$75.00
car payment	\$175.00
visa	\$35.00
amex	
<b>total</b>	<b>\$285.00</b>
<b>budget</b>	<b>\$285.00</b>

occasional expenses	
car repairs	
medical	
gifts	
travel	
<b>total</b>	
<b>budget</b>	

**difference** \$0.00

**difference** \$0.00

**difference**



\$0.00

**difference**

\$0.00

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july	groceries	electricity	gas	parking	dining out	charity
1						
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<b>spent</b>						
<b>budget</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
<b>left to spend</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
	groceries	electricity	gas	parking	dining out	charity

fixed expenses	
rent	\$500.00
cell phone	\$60.00
car insurance	\$55.00
gym	\$15.00
<b>total</b>	<b>\$630.00</b>
<b>budget</b>	<b>\$630.00</b>

debt	
student loan	\$75.00
car payment	\$175.00
visa	\$35.00
amex	
<b>total</b>	<b>\$285.00</b>
<b>budget</b>	<b>\$285.00</b>

occasional expenses	
car repairs	
medical	
gifts	
travel	
<b>total</b>	
<b>budget</b>	

**difference** \$0.00

**difference** \$0.00

**difference**



\$0.00

**difference**

\$0.00

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august	groceries	electricity	gas	parking	dining out	charity
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31						
<b>spent</b>						
<b>budget</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
<b>left to spend</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
	<b>groceries</b>	<b>electricity</b>	<b>gas</b>	<b>parking</b>	<b>dining out</b>	<b>charity</b>

fixed expenses	
rent	\$500.00
cell phone	\$60.00
car insurance	\$55.00
gym	\$15.00
<b>total</b>	<b>\$630.00</b>
<b>budget</b>	<b>\$630.00</b>

debt	
student loan	\$75.00
car payment	\$175.00
visa	\$35.00
amex	
<b>total</b>	<b>\$285.00</b>
<b>budget</b>	<b>\$285.00</b>

occasional expenses	
car repairs	
medical	
gifts	
travel	
<b>total</b>	
<b>budget</b>	

**difference** \$0.00

**difference** \$0.00

**difference**



\$0.00

**difference**

\$0.00

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september	groceries	electricity	gas	parking	dining out	charity
1						
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31						
<b>spent</b>						
<b>budget</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
<b>left to spend</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
	groceries	electricity	gas	parking	dining out	charity

fixed expenses	
rent	\$500.00
cell phone	\$60.00
car insurance	\$55.00
gym	\$15.00
<b>total</b>	<b>\$630.00</b>
<b>budget</b>	<b>\$630.00</b>

debt	
student loan	\$75.00
car payment	\$175.00
visa	\$35.00
amex	
<b>total</b>	<b>\$285.00</b>
<b>budget</b>	<b>\$285.00</b>

occasional expenses	
car repairs	
medical	
gifts	
travel	
<b>total</b>	
<b>budget</b>	

**difference** \$0.00

**difference** \$0.00

**difference**



\$0.00

**difference**

\$0.00

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october	groceries	electricity	gas	parking	dining out	charity
1						
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31						
<b>spent</b>						
<b>budget</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
<b>left to spend</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
	<b>groceries</b>	<b>electricity</b>	<b>gas</b>	<b>parking</b>	<b>dining out</b>	<b>charity</b>

fixed expenses	
rent	\$500.00
cell phone	\$60.00
car insurance	\$55.00
gym	\$15.00
<b>total</b>	<b>\$630.00</b>
<b>budget</b>	<b>\$630.00</b>

debt	
student loan	\$75.00
car payment	\$175.00
visa	\$35.00
amex	
<b>total</b>	<b>\$285.00</b>
<b>budget</b>	<b>\$285.00</b>

occasional expenses	
car repairs	
medical	
gifts	
travel	
<b>total</b>	
<b>budget</b>	

**difference** \$0.00

**difference** \$0.00

**difference**



\$0.00

**difference**

\$0.00

|

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november	groceries	electricity	gas	parking	dining out	charity
1						
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31						
<b>spent</b>						
<b>budget</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
<b>left to spend</b>	\$200.00	\$35.00	\$75.00	\$20.00	\$100.00	\$50.00
	groceries	electricity	gas	parking	dining out	charity

fixed expenses	
rent	\$500.00
cell phone	\$60.00
car insurance	\$55.00
gym	\$15.00
<b>total</b>	<b>\$630.00</b>
<b>budget</b>	<b>\$630.00</b>

debt	
student loan	\$75.00
car payment	\$175.00
visa	\$35.00
amex	
<b>total</b>	<b>\$285.00</b>
<b>budget</b>	<b>\$285.00</b>

occasional expenses	
car repairs	
medical	
gifts	
travel	
<b>total</b>	
<b>budget</b>	

**difference** \$0.00

**difference** \$0.00

**difference**



\$0.00

**difference**

\$0.00

|

|

a simple budgeting spreadsheet.

your variable expense budget

december	groceries	electricity	gas	total	income
1					
2					
3					
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31					

<b>spent</b>					
<b>budget</b>	\$200.00	\$35.00	\$75.00	\$510.00	
<b>left to spend</b>	\$200.00	\$35.00	\$75.00	\$510.00	
<b>groceries</b>		<b>electricity</b>	<b>gas</b>		

<b>fixed expenses</b>	
rent	\$500.00
cell phone	\$60.00
car insurance	\$55.00
gym	\$15.00
<b>total</b>	<b>\$630.00</b>
<b>budget</b>	<b>\$630.00</b>
<b>difference</b>	<b>\$0.00</b>

<b>debt</b>
student loan
car payment
visa
amex
<b>total</b>
<b>budget</b>
<b>difference</b>



