



# Build a budget in 4 simple steps

Life is easier with a thorough budget.

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	Total \$

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

Grand Total	\$
-------------	----