

How to BUDGET

Throw the idea of a "monthly budget" out the window. Very few people get all their money on the 1st day of the month then turn around and pay all their bills on the 2nd day of the month. And if you have \$400 budgeted for groceries, who goes in one trip and spends exactly \$400? Most of us don't live our lives that way but we DO live paycheck to paycheck so let's budget that way instead!

STEP 1: GET ORGANIZED

(Get these down)

A List your recurring bills, the amount and their due dates

List your non-recurring expenses and a monthly estimate for each

C Write down the current balance in your checking account as of today

List the dates of your upcoming paychecks for the next 3 months

STEP 2:

CREATE A NEW SPREAD SHEET

STEP 3: CREATE YOUR NEW BUDGET

Put the dates of your upcoming paychecks (from #4 above) across the top

1	A	B	C	D	E
2	Jan 10			Jan 24	
3	Base Paycheck	1,600.00		Base Paycheck	1,600.00
4	Current Balance (from 1C)	990.00		Amount Left	635.00
5	Phone Bill 14th	-160.00		Internet/Cable	-90.00
6	Mortgage 15th	-1,056.00		Car Payment 2	-430.00
7	Payment 20th	-184.00		Groceries/Spending	-300.00
8	Car Insurance 21st	-155.00		Gas	-100.00
9	Groceries/Spending	-300.00			
10	Gas	-100.00		Car Repairs	-75.00
11				Vet Bills	-25.00
12				Car Registration	-25.00
				Medicine	-25.00
				Gifts	-25.00
				Clothing	
19	Amount Left	635.00		Amount Left	1,090.00

List your recurring bills below the paycheck they will be paid from

••• Use 3 •••
FORMULA
••• =SUM(B3:B18) •••

••• Use 3 •••
FORMULA

••• = B19 IN THIS CELL •••

Each pay period take out cash for the essentials

Your non-recurring expenses. Save whatever is not spent each month!

KEEP IN MIND:

1 Take out cash once per pay period for groceries & day-to-day spending

Overestimate your bills so you end up with more money than you expected

3 Set goals for extra money

Extend your budget for at least three months

5 Try not to add any expenses or spending once the month begins

••• Stay Inspired •••

Complete Guide To How To Budgeting Methods Step By Step

**Florida. Office of the Governor. Office
of Planning and Budgeting**



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MONEY MATTERS: A COMPREHENSIVE GUIDE TO PERSONAL FINANCES J. COWAN,2025-03-13 Is budgeting meant for only certain people Do you always need a professional to sort your finances Well no and no A Comprehensive Guide to Creating Your Budget by Jennifer Cowan answers all your questions it is a one stop solution to budgeting The book breaks down the importance of budgeting as a tool for achieving financial stability and realizing financial aspirations It doesn't matter who you are or the kind of work you do budgeting is a strategic roadmap guiding towards your financial freedom The book highlights the personalized nature of budgeting and the need for adaptability to individual circumstances and goals Mindful spending conscious decision making and different approaches are explained in the simplest of manners The book is a powerful reading that offers readers a path toward a brighter financial future **The Nonprofit Manager's Resource**

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The Complete Guide to Building and Outfitting an Office in Your Home Jerry Germer,1994 An accomplished architect covers all the elements of home office creation from planning to handling zoning to open for business How to Save Money - Tips & Strategies for Saving Money Vijay Kumar Gupta,2024-02-07 Welcome to How to Save Money your comprehensive guide to mastering the art of saving and achieving financial stability In today's fast paced world saving money has become more crucial than ever empowering individuals to achieve their financial goals build wealth and secure their future Whether

you're looking to create an emergency fund, pay off debt, or achieve financial independence, this eBook is designed to provide you with practical strategies, tips, and insights to help you save more effectively and take control of your financial future. From budgeting and cutting expenses to increasing income and investing wisely, you'll learn how to make informed financial decisions, cultivate healthy saving habits, and achieve lasting financial success. Get ready to embark on a journey towards financial freedom and peace of mind. Let's start saving.

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- Debt Management:** Gain essential tools to tackle debt, improve your credit score, and create a sustainable financial plan.
- The Power of Giving Back:** Understand how philanthropy and community involvement can enhance your wealth journey and create a positive impact on the world.

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Uniform Cost System ,1925

How to Build Max-Performance Buick Engines

Jefferson Bryant, 2008-06. The photos in this edition are black and white. Skylarks, GSXs, Grand Nationals, Rivieras, Gran Sports: the list of formidable performance Buicks is impressive. From the torque monsters of the 1960s to the high-flying Turbo models of the 80s, Buicks have a unique place in performance history. During the 1960s, when word of the mountains of torque supplied by the big-inch Buicks hit the street, nobody wanted to mess with them. Later, big-inch Buicks and the Hemi Chryslers

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