

Budget Blueprint

Workbook

A Step-by-Step Guide
to Financial Success



Budget Blueprint

Instructions

Determine your income: The first step is to determine how much money you have coming in each month. This includes your salary, bonuses or commissions, as well as income from investments or side hustles.

Track your expenses: Next, you need to track your expenses over a period of time to determine your average monthly expenses. Make sure to include both fixed expenses (such as rent or mortgage payments) and variable expenses (such as groceries or entertainment).

Set priorities: Decide which expenses are essential and which are discretionary. Essential expenses are those that you can't live without, such as rent, utilities, and food. Discretionary expenses are those that you can do without, such as eating out or buying new clothes.

Create a budget: Once you have a clear picture of your income and expenses, create a budget that reflects your priorities. Allocate your income to the different categories based on your needs and goals. Make sure to leave some room for unexpected expenses and emergencies.

Review and adjust: Review your budget regularly to see how well you are sticking to it. If you find that you are overspending in certain categories, look for ways to cut back. If you have extra money left over, consider putting it towards savings or paying off debt.

By following these basics, you can create a realistic budget that reflects your financial situation and helps you achieve your goals.





Monthly Take Home Pay

Monthly Budget

Month:

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Fixed Expenses

	Budgeted	Actual
TOTAL		

Variable Expenses

	Budgeted	Actual
TOTAL		

Debt

	Budgeted	Actual
TOTAL		

Savings Goals

	Budgeted	Actual
TOTAL		



Monthly Calendar

Month:

