the financial lady BRIDGETT SPRINGER

# BUDGETING INSTRUCTIONS

**If you don't tell your money where to go, it will go somewhere. Take the time to create a plan for your money. Write down your monthly expenses for each pay period. If you're married, combine your incomes.**

## 1ST PAY PERIOD

| | | | |
|---|---|---|---|
| Tithes | $250 | Car Insurance | $100 |
| Savings | $350 | Groceries | $200 |
| Rent | $1200 | Car Payment | $600 |
| Cell Phone | $100 | Gas | $100 |
| Electric | $200 | Personal | $100 |

| | |
|---|---|
| Total | $3200 |
| Income | $3200 |
| | $0 |

You can leave money in the bank, so it will not show a zero balance. The goal is assign every dollar a place to go. You will repeat this step for the second pay period.

**If you have money left over, lets talk about debt.**
**Go to www.thefinanciallady.com**

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# BUDGET WORKSHEET

## INCOME

$

## CHARITY/TITHING

$
$

## SAVINGS

$
$

## HOUSING (Rent/ Mortgage)

$
$
$
$
$
$

## UTILITES (Electric/Gas/Water)

$
$
$
$
$
$
$
$

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## INSURANCE (Car/Health/Life)

$
$
$
$
$
$

## MONTHLY EXPENSES (Netflix/Groceries)

$
$
$
$
$
$
$
$

## TRANSPORTATION (Car Payment/Gas)

$
$
$
$

## PERSONAL (Hair/Mani/Pedi)

$
$
$
$
$
$
$
$