

Month:   
*Design a Budget*

*Income*

Date	Income Source	Amount

Total Income \$

*Fixed Expenses*

Date	Expense Description	Amount

Total Fixed Expenses \$

*Savings*

How much do you want to save? \$

What are you saving for? \_\_\_\_\_  
\_\_\_\_\_

*Income* \$ — *Fixed* \$ — *Savings* \$ = *Remainder* \$

This is the remainder  
You have for variable  
spending in the four  
categories:

1. Essential expenses (needs)
2. Optional expenses (wants)
3. Entertainment & Leisure
4. Unexpected