



Simple Budget Template

Print out this three page printable budget template and fill it out to build your own cash budget. We've prepared four simple steps to help you plan your budget. Start with how much you make. Account for income taxes if they are not already taken out of your paycheck. Itemize [monthly spend and accrual expenses](#) (below are some common budget expense categories). Then, subtract taxes and total expenses from your income to calculate your budget surplus / (deficit).

If you would like other options for building and managing your budget we offer a free [Excel Budget Template](#) you and as affiliates of [Mvelopes](#) we are happy to also offer you a free trial of their digital budgeting solution.

Common Budget Expense Categories

1 st Mortgage	Entertainment	Natural Gas
2 nd Mortgage	Extra Curricular Activities	Office Supplies
Allowance	Family Support	Pets
Auto Loan	Fun Money	Pool Care
Auto Registration	Food	Professional Fees
Auto Repair and Maintenance	Gas	Property Taxes
Birthdays	Gift Giving	Renters Insurance
Cable	Gym Membership	Retirement Account
Cat	Haircuts	Contributions
Cell Phone	Health Products	Retreats
Charitable Giving	Healthcare	Satellite
Childcare	HOA	Spending Money
Cleaning Supplies	Hobbies	Tax Preparation
Clothing	Home Maintenance	Taxes
Club Membership	Hygiene	Tithe
College Fund	Homeowners Insurance	Trash
Cosmetics	Irrigation	Travel
Credit Card	Lawn Care	Umbrella Insurance Policy
Date Night	Lease / Rent	Vacation
Dog	Life Insurance	VoIP
Domestic Help	Loan Payment Plans	Water
Electric	Makeup	Web Hosting
	Medicine	

Learn more about envelope budgeting at www.PlanThenBuy.com. Tips for saving money, paying off debt, budget building, preparing for successful homeownership and much more. For a digital solution for envelope budgeting take a free trial of [Mvelopes](#) using this link.



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Income (take home after taxes, insurance and other withholdings)

Monthly Income (Source 1): \$ _____

Monthly Income (Source 2): \$ _____

Monthly Income (Source 3): \$ _____

Monthly Income (Source 4): \$ _____

Total Monthly Income: \$ _____

Income Taxes (if not withheld above)

Income Source 1: \$ _____

Income Source 2: \$ _____

Income Source 3: \$ _____

Income Source 4: \$ _____

Total Monthly Taxes: \$ _____

Total Net Monthly Income (Total Monthly Income MINUS Total Monthly Taxes: \$ _____

Monthly Expense (Not withheld from paycheck or listed above with taxes)

Category 1: Category: _____ / Amount: \$ _____

Category 2: Category: _____ / Amount: \$ _____

Category 3: Category: _____ / Amount: \$ _____

Category 4: Category: _____ / Amount: \$ _____

Category 5: Category: _____ / Amount: \$ _____

Category 6: Category: _____ / Amount: \$ _____

Category 7: Category: _____ / Amount: \$ _____

Category 8: Category: _____ / Amount: \$ _____

Category 9: Category: _____ / Amount: \$ _____



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Category 10: Category: _____ / Amount: \$ _____

Category 11: Category: _____ / Amount: \$ _____

Category 12: Category: _____ / Amount: \$ _____

Category 13: Category: _____ / Amount: \$ _____

Category 14: Category: _____ / Amount: \$ _____

Category 15: Category: _____ / Amount: \$ _____

Category 16: Category: _____ / Amount: \$ _____

Category 17: Category: _____ / Amount: \$ _____

Category 18: Category: _____ / Amount: \$ _____

Category 19: Category: _____ / Amount: \$ _____

Category 20: Category: _____ / Amount: \$ _____

Total Monthly Expenses: \$ _____

Balancing the Budget:

This is an important process that will tell you if you are spending more than you make. It's important that you account for taxes as well as any paycheck deductions because you can't spend that money. Then, subtract taxes and expenses from your income and you should have money left over or else you are going to be going into debt/spending savings.

Formula:

Total Monthly Income

MINUS Total Monthly Taxes

MINUS Total Monthly Expenses

EQUALS Surplus (positive number is good) or Deficit (negative number is bad)

Total Monthly Income: \$ _____

MINUS Total Monthly Taxes: \$ _____

MINUS Total Monthly Expenses: \$ _____

EQUALS Surplus / (Deficit): \$ _____

We welcome your feedback on this template. Please email suggestions to info@PlanThenBuy.com