



## 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 <sup>st</sup> Mortgage    | Entertainment               | Natural Gas               |
| 2 <sup>nd</sup> 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](http://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.



## Simple Monthly Budget Template

### **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](mailto:info@PlanThenBuy.com)*