

## 50+ Budget Samples, Format & Examples 2022

The reality today is that resources are finite and if people are not careful, abundance will inevitably turn into scarcity. So it's important to always keep one's financial behavior in check. Maintaining a good budget is a balancing act between one's income and expenses. Do you want a healthy relationship with your finances? The [budget templates](#) listed in the article can help you get started on your journey towards financial freedom.

### **To create a budget of your own, follow the following steps:**

- Browse through dozens of budget ideas and sample templates.
- Customize it online, download, then print it in your preferred file format.

Whether it's for household management, business goals, or upcoming events, the first step in attaining financial literacy is knowing the value of saving. Responsible financial management calls for budgeting and regulating one's spending habits. Eager to get started? Browse through the 50 plus sample budgets below and you're sure to find one that suits your needs.

# 1. Business Budget Sample

If you're operating a business, regardless of the kind of industry, budgeting is key in ensuring that there is no room for overspending or unnecessary purchases. The sample [business budget](#) below can help your business organize and monitor your company's finances.

Amelia Flights Inc.  
contact@ameliaflights.com  
222 555 7777

## BUSINESS BUDGET

Description	Quantity	Price	Total
Operating Expenses	3	USD 16,000 / month	USD 48,000
Digital Marketing Expenses	2	USD 10,000 / month	USD 20,000
Tax			7%
<b>Total</b>			<b>USD 84,102</b>

### Notes

1. Focus the company's operating budget for web hosting and domain.
2. Increase the company's budget for employee health insurance next quarter.

## 2. Company Budget Sample

Establishing a company budget will help you keep track of both profit and expense. This sample [company budget](#) below contains a detailed breakdown of supplies for a liquor business.

Vines and Wines Inc.  
contact@vineswines.com  
222.555.7777

### COMPANY BUDGET

Description	Quantity	Price	Total
Supplier	1	USD 12,000 / year	USD 12,000
Venue	1	USD 50,000 / year	USD 50,000
Utilities	1	USD 24,000 / year	USD 24,000
Tax	1	USD 30,000 / year	USD 30,000
<b>Total</b>			<b>USD 102,000</b>

#### Notes

- List the breakdown of the supplies expense
- Create a supplies inventory tracker

### 3. Marketing Budget Sample

Marketing involves all kinds of expenses from printing of collateral to social media management. This product [marketing budget](#) below divides its worksheet into different sections: product testing and product analysis.

Banshee Travel Agency  
ana@bansheetravel.com  
222 555 7777

## MARKETING BUDGET

Description	Quantity	Price		Total
Local Marketing	3	USD 1,549	campaign	USD 4,647
Mobile Marketing	1	USD 1,549	campaign	USD 1,549
Publicity Overhead	1	USD 1,350	campaign	USD 1,350
Point of Purchase	1	USD 785	campaign	USD 785
Tax				10 %
<b>Total</b>				<b>USD 6,658.30</b>

#### Notes

- Finalize the budget before submitting it to finance for approval.
- Attach the marketing plan summary for each campaign.

## 4. Corporate Budget Sample

The corporate world can be a complex environment. And having the right budget can help executives navigate and optimize their finances better. The [corporate budget](#) below contains a sample breakdown of an organization's income and expenses.

Grayscale Media Inc.  
admin@grayscalemedia.com  
222 555 7777

### CORPORATE BUDGET

Description	Quantity	Price		Total
Office Pantry Supplies	1	USD 2,000	month	USD 2,000
Electricity	1	USD 1,200	month	USD 1,200
Tel	1,900	USD 15	sq ft	USD 28,500
<b>Total</b>				<b>USD 31,700</b>

#### Notes

1. Search for more affordable pantry supplies from other vendors.
2. Submit the budget request to the accounting department for review.

## 5. IT Software Budget Sample

Information Technology or IT is at the forefront of progress and advancement in today's world. But even with this promise, companies still need to look after their [IT budget](#) and only invest in programs that truly matter.

U-Connect Company

Inquire@uconnect.com

222 555 7777

### ANNUAL IT BUDGET

Description	Quantity	Price	Total
Services Maintenance	1	USD 40,000 /yr	USD 40,000
Software Licenses/Support/Training	1	USD 50,000 /yr	USD 50,000
Staff Expenses	1	USD 40,000 /yr	USD 40,000
<b>Total</b>			<b>USD 130,000</b>

#### Notes

1. Submit this budget to the administration and accounting department.
2. Prioritize the tools and programs necessary for the year.

# 6. Conference Budget Sample

Participating in meetings, conferences, trade shows, expos, and the like are an important part in business growth. Most companies send employees or executives to represent their organization in various business conferences. And depending on whether you are the organizer or just a participant, a [conference budget](#) is still needed for implementation.

Westmond Inc.  
admin@westmondinc.com  
222 555 7777

## CONFERENCE BUDGET

Description	Quantity	Price	Total
Food/Cafe	100	USD 50 per	USD 50,000
ENTERTAINMENT	400	USD 20 per	USD 8,000
Entertainment	0	USD 20,000 per	USD 20,000
<b>Total</b>			<b>USD 70,000</b>

### Notes

- 1. Finalize the venue details with the event coordinator.
- 2. Meet with vendors to negotiate prices.

## 7. Construction Budget Sample

For contractors and real estate developers, a construction budget is one of the first requirements to be established. The sample [construction budget](#) below is for a new residential project, and it details the different materials that are needed to build the house.

BallMac Builders Inc.  
services@ballmacbuilders.com  
222 555 7777

### CONSTRUCTION BUDGET

Description	Quantity	Price	Unit	Total
Circle (Black White)	8	USD 500	piece	USD 4,000
Tile (Floor Installation)	4	USD 200	square	USD 800
Roofing (Materials)	1	USD 8,000	service	USD 8,000
Tax			%	
<b>Total</b>				<b>USD 14,787.40</b>

#### Notes

1. Meet with the client.
2. Contact the supplier of construction materials.



## 8. Freelance Budget Sample

The gig economy is gaining prominence in today's increasingly globalized and interconnected economy. Freelance work is an option that many people have seemed to embrace. The [freelancer budget](#) below lists down various expenses of an independent graphic artist.

### FREELANCER BUDGET

Description	Quantity	Price	Unit	Total
Adobe Photoshop Subscription	1	USD 40	year	USD 40
Phone internet	1	USD 500	month	USD 500
Studio Us on BMW	1	USD 1,000	car	USD 1,000
Client Meetings	1	USD 500	month	USD 500
<b>Total</b>				<b>USD 1,840</b>

#### Notes

1. Monitor all expenses to prevent over budget.
2. List down unnecessary expenses to reduce the next budget.

# 9. Annual Budget Sample

Many organizations and corporations hold annual stockholder meetings, business summits, or financial reviews. One goal of these yearly gatherings is to review and prepare for the next fiscal year. The sample [annual budget](#) below breaks down the typical operating expenses of a solar energy company.

SunCity Solar Company  
contactus@suncitysolar.com  
222 555 7777

## ANNUAL OPERATING BUDGET

Description	Quantity	Price	Total
Wages & Salaries	1	USD 50,000 /yr	USD 50,000
Electricity & Gas	1	USD 40,000 /yr	USD 40,000
Electricity	1	USD 25,000 /yr	USD 25,000
<b>Total</b>			<b>USD 115,000</b>

### Notes

- 1. Follow-up on the distribution of supplies starting next month.
- 2. Collect all bills and receipts for the whole year.

# 10. Wedding Budget Example

The simple wedding budget example below breaks it down to sections for ease and convenience. Sample sections include reception, attire, floral and décor, and music.

## WEDDING-BUDGET WORKSHEET

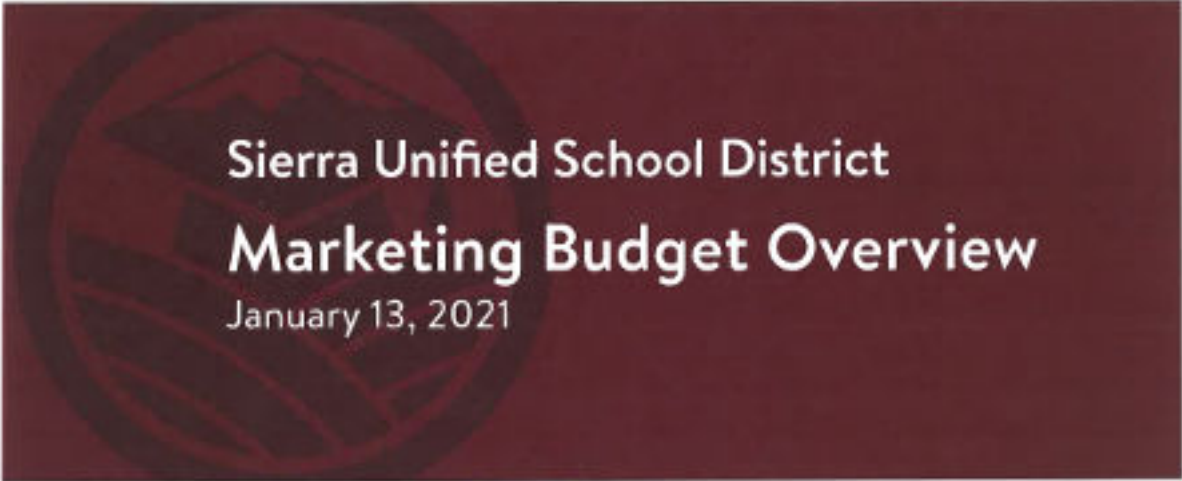
SUGGESTED PERCENTAGES	BUDGETED AMOUNT	VENDOR ESTIMATE	AMOUNT SPENT
<b>Reception - 30%</b>			
Venue & Rentals			
Food & Beverage			
Cake			
Beverages			
Miscellaneous			
<b>Attire - 10%</b>			
Gown & Alterations			
Veil and Headpiece			
Bridal Accessories			
Hair & Makeup			
Groom's Tie or Suit			
Groom's Accessories			
Miscellaneous Fees			
<b>Floral &amp; Decor - 10%</b>			
Ceremony Floral			
Flower Girl Buds & Basket			
Ring Pillow			
Bride's Bouquet			
Bridesmaids' Bouquet			
Boutonnieres			
Covings			
Reception Decorations			
Lighting			
Miscellaneous Fees			
<b>Music - 10%</b>			
Ceremony Musicians			
Cocktail-Hour Musicians			
Reception Entertainment			
Sound system / Dance Floor Rental			
Miscellaneous Fees			

**YOUR BUDGET:**

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# 11. Marketing Budget Example

Creating a marketing budget is essential. Even academic institutions need to oversee their marketing budgets. The example below offers an overview of a school district's marketing budget.



## 12. Dance Production Budget Example

Events, including dance productions and concerts, need to establish budgets prior to execution. Production expenditures include fees for choreographers, technicians, artistic directors, and performers.



### Sample Budget – Production and Short Tour Researched and written by Rachel Gibson

This is a typical budget for a production and short tour by a project-based small-scale dance company at an early stage in its development. The budget assumes that the activity of the Company includes performances and participatory workshops. It is configured to represent a project that is at the point of applying for funding.

Detailed explanatory notes are available below for each of the areas highlighted in [blue](#).

#### Expenditure

Budget Heading	Detail	Amount £
<b>Artists Fees:</b>	<a href="#">Choreographer</a>	2,000
	<a href="#">Artistic Director</a> 6 weeks (4 weeks rehearsal and 2 weeks touring) @ £351 per week	2,106
	<a href="#">Dancers</a> 3 x £325 per week x 4 weeks (rehearsal)	3,900
	3 x £120 per show x 4 shows	1,440
	<a href="#">Workshop Leaders</a> 2 artists leading a 5 day residency in a secondary school. 2 @ £150 per day for five days + two days days preparation time per artist @ £150 per day	2,100
	<a href="#">Composer</a>	1,660
	<a href="#">Costume Designer</a>	1,660
	<a href="#">Lighting Designer</a>	1,660
	<a href="#">Technician</a> £120 per show for 4 shows + 1 attendance at rehearsals/preparation @ £120	600
<b>Sub total</b>		<b>17,126</b>
<b>Production</b>	<a href="#">Rehearsal Space hire</a> : 120 hours @ £10 p/h (Generous Dance Agency – in kind)	1,200
	<a href="#">Costume materials</a>	300
<b>Sub total</b>		<b>1,500</b>

### 13. Event Budget Example

The event budget worksheet below divides its expenses into fixed cost and variable cost.

**EVENT BUDGET WORKSHEET**

EVENT NAME \_\_\_\_\_

EVENT DATE \_\_\_\_\_

EVENT TIME \_\_\_\_\_

Based on \_\_\_\_\_ attendees

	Fixed Cost	Variable Cost (per person)
Venue		
Equipment		
Tables and chairs		
Tablecloths		
Canopies/tents		
Garbage cans		
Coat check		
Parking		
Security		
A/V Equipment		
Other		
<b>Food (include tax and tip)</b>		
Hors d'oeuvres		
Meals		
<b>Bar</b>		
Bartender charge		
Hosted bar		
<b>Wine (tax and tip)</b>		
Bottles/canapes		
By the glass		
Music		
Entertainment		
Flowers		
Balloons/decorations		
Favors/souvenirs		
Miscellaneous		
Include promotional costs if appropriate		
<b>Totals:</b>	\$ 0.00	\$ 0.00

## 14. Church Budget Sample

Even churches need to budget their finances responsibly. Unlike a business, religious organizations are not profit-oriented. They rely heavily on patronage and community support. The sample [church budget](#) below categorizes its worksheet into three: weekly, monthly, and annual.

Voice of Truth Tabernacle  
contact@voicetruth.com  
222.555.7777

### CHURCH EVENT BUDGET

Description	Quantity	Price	Package	Total
Decorative materials	1	USD 500	package	USD 500
Venue and expense	1	USD 1,000	package	USD 1,000
JBL and sound system kit	1	USD 1,200	package	USD 1,200
Volunteer snacks	1	USD 500	package	USD 500
<b>Total</b>				<b>USD 3,200</b>

#### Notes

- Pack volunteer snacks the night before the event
- Setup light and sound system a day before the event

## 15. College Budget Sample

College is an important education milestone. However, only some people have the luxury to even proceed to higher learning due to its high cost. And unless it's sponsored, college is expensive. Keeping to a [college budget](#) is crucial to help ease any unnecessary spending and promote frugality.

GreenLake Valley University  
contact@ggvu.edu  
222.555.7777

### COLLEGE BUDGET

Description	Quantity	Price		Total
Teaching & Administrative Staff	1	USD 1,700,000	month	USD 1,700,000
Utilities	1	USD 10,000	month	USD 10,000
Books	1	USD 20,000	year	USD 20,000
Tax				0 \$
<b>Total</b>				<b>USD 1,782,487.10</b>

#### Notes

1. Finalize budgets for the next months.
2. Have a meeting with the Finance department.



## 16. Construction Project Budget Sample

[Construction projects](#) can be either residential, commercial, or industrial. Regardless of the type of development, all require a project budget prior to construction. It is usually the work of the contractor to draw up the plans for budgeting the needed materials, labor, etc.

Onyx Construction Company  
onyxconstruction@gmail.com  
222 555 7777

### CONSTRUCTION PROJECT BUDGET

Description	Quantity	Price		Total
Plans, Design, & Permit	1	USD 15,000	project	USD 15,000
Labor Cost & Compensation	1	USD 40,000	project	USD 40,000
Cost of Material	1	USD 25,000	project	USD 25,000
Machine Equipment	1	USD 24,000	project	USD 24,000
<b>Total</b>				<b>USD 104,000</b>

#### Notes

1. Follow-up the deliveries of materials starting next month.
2. Inform the accounting department about this budget.

# 17. Department Budget Sample

Every organization has different departments that all play an individual role in an organization's success. From operations to accounting to marketing, each department is responsible for handling a piece of the company budget awarded to them. The sample [department budget](#) below itemizes the various expenses of a typical cosmetic retail store.

Machikka Cosmetics Inc.  
contact@machikkacosmetics.com  
222 555 7777

## DEPARTMENT BUDGET

Description	Quantity	Price	Unit	Total
Seasonal Store Decor	2	USD 1,000	months	USD 2,000
Employee Salary Expenses	20	USD 2,000	persons	USD 40,000
Cash 40% KOP Machikka	75	USD 50	0.005	USD 3,350
<b>Total</b>				<b>USD 44,350</b>

### Notes

- 1. Submit the budget to the Finance & Admin for approval.
- 2. Meet with HR for the hiring of a store decorator.

## 18. Event Budget Sample

Event organizers are in charge of not only executing an event, but its planning and post-production phases as well. An important aspect of event planning is creating the budget. For example, the corporate [event budget](#) below provides specific items related to vendor requirements.

UniToys Inc.  
contact@unitoysinc.com  
222.555.7777

### CORPORATE EVENT BUDGET

Decision	Quantity	Price		Total
Vendor	1	USD 7,500	package	USD 7,500
Decorative	1	USD 7,100	package	USD 7,100
FLIGHT	1	USD 4,800	package	USD 4,800
Tickets	1	USD 5,500	package	USD 5,500
<b>Total</b>				<b>USD 25,000</b>

#### Notes

- Submit the budget to the accounting department for approval
- Coordinate with the venue owner to set up the decoration a day prior to the event

## 19. Expense Budget Sample

As much as we try to avoid it, expenses are an inevitable part of everyday life. But that does not mean we can't do our best to try and regulate our expenses. The [expense budget](#) worksheet seen below uses daily tracking and religiously lists down all essential and non-essential costs.

Au Gold Clothing Inc.  
contact@augoldclothinginc.com  
222.555.7777

### SALES EXPENSE BUDGET

Description	Quantity	Price	Unit	Total
Advertising	1	USD 5,000	month	USD 5,000
Commission	1	USD 25,000	month	USD 25,000
Consultation Costs	1	USD 10,000	month	USD 10,000
<b>Total</b>				<b>USD 40,000</b>

#### Notes

- List down the advertising materials with their corresponding amounts
- Create a plan to reduce transportation costs

## 20. Home Budget Sample

Building your dream home will take more than just planning. Budgeting should always be included in the planning and preparation stage. In the case below, a [home renovation budget](#) is organized into specific items including labor costs, equipment, etc.

### HOME RENOVATION BUDGET

Description	Quantity	Price	Total
Cost for approval	1	USD 1,500	USD 1,500
Renovation equipment	1	USD 10,000	USD 10,000
Labor	10	USD 2,000	USD 20,000
<b>Total</b>			<b>USD 41,500</b>

#### Notes

- Contact financial advisor prior to the commencement of the renovation.
- Keep a copy of the receipts from purchasing equipment.

# 21. Hotel Budget Sample

A lot of people dream of putting up their own hotels. But in order to turn that dream into a reality, you need to be able to come up with a realistic budget. The [hotel budget](#) example below shows a construction breakdown of materials, building permits, and other requirements needed to build a hotel.

Denver Construction Inc.  
inquiry@denverconstruction.com  
222.555.7777

## HOTEL CONSTRUCTION BUDGET

Description	Quantity	Price	Total
Permit Fee & Environmental Fee	1	USD 11,000	USD 11,000
Engineering Cost	1	USD 92,000	USD 92,000
Machinery & Construction Tools	1	USD 65,000	USD 65,000
Site Survey	1	USD 15,000	USD 15,000
Total			USD 137,550

### Notes

- 1. Update the hard construction costs by next week.
- 2. Contact the suppliers of machinery and materials next month.

## 22. Household Budget Sample

Managing a household is not easy, especially if the household size is significant. Raising a family and running the home at the same time is a challenge many parents face.

Thankfully, with practical [household budget](#) spreadsheets like the example below, you can learn to prioritize and manage your family expenses better.

### HOUSEHOLD BUDGET

Description	Quantity	Price	Total
Groceries	1	USD 1,599	USD 1,599
WiFi	1	USD 1,200	USD 1,200
Water	1	USD 00	USD 00
Electricity	1	USD 115	USD 115
<b>Total</b>			<b>USD 2,995</b>

#### Notes

1. Adjust the budget for the groceries next month.
2. Keep water and electric bills and receipts.

## 23. HR Budget Sample

Human Resources is an important department in any organization. Expenses for an [HR department](#) can vary but would likely cover compensation, benefits, recruitment, training and development, and other miscellaneous costs.

Boffo Creatives

# HR Budget Plan

Prepared for  
**Finance Department**  
Prepared by  
**Cindy Davis**  
[cindy@boffocreatives.com](mailto:cindy@boffocreatives.com)  
October 15, 2020



## 24. Manufacturing Budget Sample

Manufacturing is a key sector that fuels economic growth in a lot of countries. Producers and manufacturers provide the raw materials that other businesses need. The sample [manufacturing budget](#) below breaks down the different costs of a clothing and textile company.

Sawamoto Manufacturers Inc.

inquiry@sawamoto-manu.com

222 555 7777

### MANUFACTURING BUDGET

Description	Quantity	Price	Total
Direct Materials	1	USD 30,000 /yr	USD 30,000
Utilities Costs	1	USD 50,000 /yr	USD 50,000
Factory Rent	1	USD 20,000 /yr	USD 20,000
Machinery Repair	1	USD 10,000 /yr	USD 10,000
<b>Total</b>			<b>USD 85,000</b>

#### Notes

1. Breakdown the materials cost in a separate document.
2. Follow-up the labor cost next week.

## 25. Monthly Budget Sample

If you want to get a head start in your financial literacy journey, you can start by budgeting your monthly expenses. Regardless if you're living on your own or are raising a family, sticking to a [monthly budget](#) can help you prioritize and get your affairs in order.

### Monthly Home Budget

Description	Quantity	Price	Month	Total
House Operation	1	USD 2,500	month	USD 2,500
Living Expenses	1	USD 3,960	month	USD 3,960
Utility Expenses	1	USD 4,500	month	USD 4,500
Health	1	USD 2,500	month	USD 2,500
<b>Total</b>				<b>USD 12,460</b>

#### Notes

- Make a list of grocery items before going to the store.
- Keep all purchase receipts for reference.

## 26. Non-Profit Budget Sample

[Non-profit organizations](#) tend to veer towards social, cultural, educational, and environmental needs and not so much the economical. A lot of NGOs look to donations and external support for their monetary requirements. So even if profit is not their main concern, these organizations still require financial skills in order to optimize their limited funds.

We Are the World Organization  
dennis@weweretheworld.org  
222 555 7777

### NONPROFIT PROGRAM BUDGET

Medical Camp at Moritoc

Description	Quantity	Price	Unit	Total
Bed Equipment	1	USD 3,000	unit	USD 3,000
Food/Supplies	500	USD 3.20	per	USD 1,600
Medical Supplies	1	USD 11,000	batch	USD 11,000
<b>Total</b>				<b>USD 18,000</b>

#### Notes

- Request a complete list of materials/supplies from the medical team.
- Keep all purchase receipts for reference.

# 27. Operating Budget Sample

Operations keep businesses running. And in order to keep operations running smoothly, a steady and reliable budget should be allocated for overhead costs. This simple [operating budget](#) below provides the item description, quantity, price and total amount.

ABC Company  
Inquiries@abccompany.com  
222 555 7777

## Operating Budget


Description	Quantity	Price	Total
Administrative Wages	1	USD 5,000 / month	USD 5,000
Travel Expense	1	USD 400	USD 400
Operating Expense	1	USD 500	USD 500
<b>Total</b>			<b>USD 5,900</b>

**Notes:**

- Compare this budget with budget reports from the last 3 months.
- Meet with the accounting department to maximize the budget.

## 28. Construction Budget Example

Construction budgets need to be divided and organized accordingly. The example below categorizes items into several sections like electrical, plumbing, finishing works, etc.


Franklin Savings Bank
Construction Budget

Please complete this Construction Budget Breakdown and return it with written estimates to your lender

Name: \_\_\_\_\_ Telephone: \_\_\_\_\_  
 Property Address: \_\_\_\_\_

	Responsibility	Cost Estimate
<b>Land &amp; Improvements</b>		
Land purchase	_____	\$ _____
Well	_____	\$ _____
Septic	_____	\$ _____
Excavation	_____	\$ _____
Foundation	_____	\$ _____
Other Land & Improvements #1 _____	_____	\$ _____
Other Land & Improvements #2 _____	_____	\$ _____
<b>Subtotal Land &amp; Improvements</b>	\$ _____	
<b>Building Construction</b>		
Building Materials	_____	\$ _____
Building Labor	_____	\$ _____
Building Improvements	_____	\$ _____
Other Building Construction #1 _____	_____	\$ _____
<b>Subtotal Building Construction:</b>	\$ _____	
<b>Electrical</b>		
Electrical - Materials	_____	\$ _____
Electrical - Labor	_____	\$ _____
Structural Steel	_____	\$ _____
Other Electrical #1 _____	_____	\$ _____
Other Electrical #2 _____	_____	\$ _____
<b>Subtotal Electrical</b>	\$ _____	
<b>Plumbing &amp; Heating</b>		
Plumbing Materials	_____	\$ _____
Plumbing Labor	_____	\$ _____
Heating Materials	_____	\$ _____
Heating Labor	_____	\$ _____
<b>Subtotal Plumbing &amp; Heating</b>	\$ _____	
<b>Finish Work &amp; Other</b>		
Flooring	_____	\$ _____
Landscaping	_____	\$ _____
Paving	_____	\$ _____
Kitchen Cabinets	_____	\$ _____
Closing Costs	_____	\$ _____
Other _____	_____	\$ _____
<b>Subtotal Finish &amp; Other</b>	\$ _____	
<b>Total</b>	\$ _____	

## 29. Student Budget Example

International students on foreign exchange trips typically receive allowances from their universities. The sample budget below offers general budgeting guidelines for Europe-bound students.

### Sample Student Budgets for Europe

The following are sample budget guidelines for Europe, based on student peer advisor travel experience and research in reputable travel guides. Budgets obviously vary depending on a number of things (lifestyle, time of year, location, etc), but if nothing else these samples might help you to consider the types of expenses for which one needs to account when planning a trip abroad.

#### General Budgeting Guidelines for Europe:

##### Cheap\*

\$40-\$50 per day based on person traveling alone; traveling with a group may save you money. Rock bottom travel includes staying in mostly youth hostels or university dorm rooms (single traveler) or sometimes cheap hotels (groups); eating main meals in student cafeterias; preparing your own meals — some youth hostels have kitchens, be sure to inquire — and picnicking; sightseeing by foot; no money for entertainment; no souvenirs; no postcards (stamps are very expensive abroad). This may be impossible in some major cities. For example, a youth hostel in Paris or London is typically \$25-\$30 a night, leaving you little for eating or sightseeing. Many Greek islands (after transportation costs), however, have very cheap accommodations, sometimes around \$10/night. To save money bring your own sheets (or sleeping sack) and towels.

*\*While technically there are cheap hostels out there, running between \$20-\$30 a night, generally in a major city in Western Europe, these hostels may not be available on short (less than 3 weeks) notice. Most people, who are traveling on day to day basis, or even week to week, will end up paying higher rates of \$35-\$45, especially during the peak season of May-September. Travelling during the off-season is less expensive as are less commonly visited areas. Large Western European cities and Scandinavian countries will be more expensive than travel in Eastern Europe. Also, if you are willing to take alternative routes or stay in campgrounds you can get by on less per day than what we are estimating.*

##### Moderate

\$60-\$70 per day includes nice youth hostels; 1-2 meals in reasonably priced restaurants; public transportation in town, museum fees, some entertainment (movies, bars, adventure sports such as whitewater rafting, and bike rentals, to name a few). Does not include souvenirs or postcards.

##### Emergencies

Be prepared for emergencies! Once you have determined your own travel budget, plan to live within it and either take another credit card or a \$400 to \$500 emergency fund. It may be hard to stick to your budget because it is easy to rationalize "I'm in Europe, don't know when I will be back again, might as well spend money on..." It is a good idea to carry a small stash of American currency for emergencies since you almost never have a problem exchanging it. We particularly recommend that women carry some extra in case they do not feel that their housing situation is safe. Currently, the most expensive areas are London, Paris, Switzerland and most of Scandinavia, where you should plan on the "moderate" budget figures above for the "rock bottom" amenities. In Greece, Portugal, and Turkey, travel expenses seem to be about \$10 a day

## 30. Vacation Budget Example

Plan your vacation minus the guilt! The sample budget below categorizes expenses into different sections like airfare, hotel, meals, and recreation.



### Vacation Budget Worksheet

#### Airlines

- Tickets \$ \_\_\_\_\_
- Baggage fees \$ \_\_\_\_\_
- Fees to pick your seat/check in early \$ \_\_\_\_\_
- Food/drink while waiting on flight \$ \_\_\_\_\_
- Food/drink while on flight \$ \_\_\_\_\_
- Parking/shuttle \$ \_\_\_\_\_
- Transportation from airport (rental car, taxi, uber, bus, etc.) \$ \_\_\_\_\_
- Other \$ \_\_\_\_\_

#### Hotel

- Room cost \$ \_\_\_\_\_
- Taxes and fees (including resort fees) \$ \_\_\_\_\_
- Parking \$ \_\_\_\_\_
- Room service \$ \_\_\_\_\_
- Mini bar \$ \_\_\_\_\_
- Gym \$ \_\_\_\_\_
- Spa/massage \$ \_\_\_\_\_
- Other \$ \_\_\_\_\_

#### Meals

- Breakfasts \$ \_\_\_\_\_
- Lunches \$ \_\_\_\_\_
- Dinners \$ \_\_\_\_\_
- Snacks \$ \_\_\_\_\_
- Beverages \$ \_\_\_\_\_
- Other \$ \_\_\_\_\_

#### Entertainment

- Movies/shows \$ \_\_\_\_\_
- Parks/museums \$ \_\_\_\_\_
- Transportation \$ \_\_\_\_\_
- Bar cover/drinks \$ \_\_\_\_\_
- Other \$ \_\_\_\_\_

## 31. School Budget Example

A school budget should be inclusive, fair, and transparent. The rule of thumb for most administrators is that those assigned as high priority ought to get the biggest share of the budget.



### School Budgets 101

Any local government or agency—including public schools—uses its budget to describe its program plans for the upcoming year. This brief—written to help expand familiarity with and understanding of school budgets and the role of various levels of government—is a bird’s-eye view of school budgets and answers the following questions:

- Who is involved in the school budget?
- What is the role and purpose of the school budget?
- What are the major budget categories for school districts?
- Where do the resources for school budgets come from?
- When are school budgets spent?
- How is this information related to the current federal budget proposal and economic realities at the local level?

The content and information presented here is a general overview of school budgets. As such, specifics will vary between both states and districts. As you work through the rest of this white paper, keep in mind that at any given time, school districts are likely managing three budgets: finishing audits/evaluations and final details of the previous budget, operating and monitoring the current budget, and planning for the next budget.

**Overview:** While the concept of budgets is common across professional sectors and fields, the budget process in public schools has noticeable differences that impact how districts’ allocate and prioritize their funds. For example, while most public and private organizations and businesses have 35 to 40 percent of their budgets tied to personnel and benefits, the comparable number in public schools is, on average, more than double, between 80 and 85 percent. Further complicating districts’ ability to address budget priorities, the remaining 15 percent of their budgets is oftentimes impacted and limited by state, local and federal mandates related to everything from building codes to class size requirements.

The school budget involves many different individuals and entities across several levels of government. The budget—and accompanying process—provides school districts and their leaders with an opportunity to justify the collection and expenditure of public funds. School budget resources come from a combination of local, state and federal contributions. The 2006-07 school year is the most recent year for which we have a full tabulation of the education funding contributions split between local government (43.9 percent), state government (47.6 percent) and federal government (8.5 percent).

School budgets are spent continuously throughout the year. Federal dollars in school budgets are also spent throughout the school year, with the rule of ‘first in, first out.’ That is, money is spent in the order that it is received. A school district cannot spend any of its Title I funds for the 2011-12 school year until it exhausts its 2010-11 school year.



## 32. Program Budget Example

It is possible for programs and event organizers to maximize their budgets without resorting to excessive spending. Use the sample program budget below and simply customize it as needed.

### PROGRAM BUDGET: SAMPLE 1

#### Project Budget for Community Education Initiative

##### PROJECT BUDGET

<b>1. Staffing/Project Oversight</b>	
Staffing (120 hrs per mtg x 3 for research, planning, resource materials, logistics, etc.)	\$45,000.00
Benefits (payroll tax)	\$5,000.00
Consultants (for building toolkits and facilitation)	<u>\$25,000.00</u>
<i>Personnel Subtotal</i>	<b>\$75,000.00</b>
<b>2. Direct Expenses</b>	
Travel for Speakers	\$8,000.00
Meetings and other travel costs	\$10,000.00
Travel for consultants	\$3,000.00
Printing/Design (toolkit resource & mtg materials)	<u>\$6,000.00</u>
<i>Direct Expenses Subtotal</i>	<b>\$27,000.00</b>
<b>3. Other Expenses</b>	
Speaker stipends (optional)	\$3,000.00
Sub-grant to affiliated organization	<u>\$5,000.00</u>
<i>Partner Expenses Subtotal</i>	<b>\$8,000.00</b>
<b>EXPENSES TOTAL</b>	<b>\$110,000.00</b>
<b><u>OTHER INCOME</u></b>	
Request from Your Foundation	\$110,000.00
Requests from other foundations	\$10,000.00
Organization intern	\$3,000.00
In-kind contributions (Stakeholder input & Outreach)	<u>\$10,000.00</u>
<b>TOTAL PROJECT BUDGET</b>	<b>\$133,000.00</b>

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### 33. Quantitative Study Budget Example

The quest for knowledge can sometimes require necessary expense. The quantitative study budget below outlines what needs to be allocated in order to implement their research.



### Sample budget for quantitative study

PROGRAMS FOR PREVENTING A BRUCE SMITH, ON WOMEN AND UNIFORMS, JERRY PROGRESSIVE FOR GENDER-BASED VIOLENCE PREVENTION IN ASIA AND THE PACIFIC  
WWW.PATHWAYSFORWOMEN.ORG

## 34. Personal Budget Sample

Take a step towards financial freedom by starting small. Use this bi-weekly [personal budget](#) template to keep track of your various expenses. Pro tip? Separate your worksheet into two expense categories: essential and non-essential.

### BI-WEEKLY PERSONAL BUDGET

Description	Quantity	Price		Total
Food/Groceries	2	USD 450	wk	USD 900
Utilities	2	USD 75	wk	USD 150
Transportation	2	USD 450	wk	USD 900
<b>Total</b>				<b>USD 1,950</b>

#### Notes

1. Include rent and utility budget in the next bi-weekly budget.
2. Deposit any excess from this budget to the savings account.

## 35. Video Production Budget Sample

This [printable budget](#) outlines all the necessary requirements for your video production needs. From labor fees to editing costs to advertising expenses, you can easily adjust and customize your own budget.

Fireproof Films  
contact@fireprooffilms.com  
222.555.7777

### VIDEO PRODUCTION BUDGET

Description	Quantity	Price		Total
Above-the-Line Salary	1	USD 26,000	project	USD 26,000
Production Expenses	1	USD 76,000	project	USD 76,000
Billboard Costs	1	USD 44,000	project	USD 44,000
Advertising Expenses	1	USD 17,000	project	USD 17,000
<b>Total</b>				<b>USD 165,000</b>

#### Notes

- List the breakdown of each expense in a separate sheet
- Forward the budget to the finance department for approval

## 36. Project Budget Sample

Knowing how to budget is essential in project management. Project managers need to ensure that the proper allocation is afforded to the right need. The sample [project budget](#) below is simple and easily customizable.

Homebound Dental Charity Group  
contact@homebounddental.org  
222 565 7777

### PROJECT BUDGET

Description	Quantity	Price	Total
Dental Equipment Rental	3	USD 2,000 /day	USD 6,000
Staff Salary	2	USD 1,000 /day	USD 2,000
<b>Total</b>			<b>USD 9,000</b>

**Notes:**

- Have a meeting to allocate a budget for the next projects.
- Have all bill statements photocopied and sent to the Finance Department Head.

## 37. Real Estate Budget Sample

Real estate developers have the responsibility of not just developing land for commercial purposes, but paying the correct wages to labors, suppliers, and contractors. The sample budget below lists down basic [real estate](#) development costs.

East McKinley Developers Inc.  
inquire@eastmckinleydevelopers.com  
222 555 7777

### REAL ESTATE DEVELOPMENT BUDGET

Description	Quantity	Price	Unit	Total
Contractor Fee	1	USD 5,000,000	contract	USD 5,000,000
Website	1	USD 9,000,000	set	USD 9,000,000
Workers	100	USD 10,000	pc/shift	USD 1,000,000
<b>Total</b>				<b>USD 15,000,000</b>

#### Notes

1. Have a meeting with the client.
2. Finalize the list of suppliers.

## 38. Renovation Budget Sample

Renovations are needed when structures begin to fail or lose their foundation. The sample office [renovation budget](#) below breaks down the different repair costs such as electrical wiring, floors, windows, tiles, and other installations.

Amigurumi Corporation  
Inquire@amigurumicorp.com  
222.555.7777

### Office Renovation Budget

Description	Quantity	Price	Unit	Total
Floor & Windows	400	USD 2000	Sq Ft	USD 800,000
Electric Wiring Installation	500	USD 25	Sq Ft	USD 12,500
labor	2,000	USD 70	Hr	USD 140,000
<b>Total</b>				<b>USD 114,498.96</b>

#### Notes:

- Ensure that the right brand and materials are ordered.
- Follow-up on materials and equipment to be delivered next week.

## 39. Restaurant Budget Sample

If you're a restaurant owner, then you should know keeping a restaurant business afloat is no easy task. The various expenses including overhead costs, restaurant interiors, kitchen equipment, and a steady supply of ingredients. The sample [restaurant budget](#) below details each item from the restaurant's capital.

SilverSpoon Restaurant  
mary@silverspoonrest.com  
222 555 777

### RESTAURANT CAPITAL BUDGET

Description	Quantity	Price		Total
Construction Cost	1	USD 500,000	one	USD 500,000
Kitchen Equipment	1	USD 10,000	units	USD 10,000
Food & Beverages	1,000	USD 125	items	USD 125,000
Furniture	40	USD 250	items	USD 10,000
Total				USD 772,500

#### Notes

- Submit to the Finance department for approval.
- Set a meeting with the board members.



## 40. Sales Budget Sample

Ask any salesperson and they'll tell you that in their fast-paced industry, meeting quotas account for everything. This sample quarterly [sales budget](#) shows how much is invested in advertising, marketing, and agent commissions.

Prima Land Realtors  
inquire@primaland.com  
222.555.7777

### QUARTERLY SALES BUDGET

Description	Quantity	Price	Total
Standard Townhouse	10	USD 250,000 / unit	USD 2,500,000
Advertising Expenses	3	USD 10,000 / month	USD 30,000
SALES COMMISSION	10	USD 15,000 / agent	USD 150,000
<b>Total</b>			<b>USD 3,080,000</b>

#### Notes

1. Create a breakdown of the advertising costs.
2. Outline all advertising strategies in a separate document.

## 41. School Budget Sample

Primary education is one of the most fundamental needs of a child. A school is not only responsible for a child's formation and development; school administrators also need to make sure that the teachers, staff, and other needs are covered in the [school budget](#).

Blueberry Learning Center  
fina@blueberrylearning.com  
222 555 7777

### PRIMARY SCHOOL BUDGET

Description	Quantity	Price	Total
Salaries	25	USD 500 / staff	USD 12,500
Consumables	1	USD 1,400 / month	USD 1,400
Utility Bill	2	USD 2,000 / month	USD 4,000
Equipment	1	USD 2,900 / month	USD 2,900
<b>Total</b>			<b>USD 161,080</b>

#### Notes

- Finalize the budget plan before submitting to accounting.
- Prepare the budget plan for next month.

## 42. Small Business Budget Sample

The growing number of startup companies is an indication that [small business](#) can be the driving force of economic growth and progress. No matter how small the company, all the more you need to secure your budget and invest only in important matters.

K&L Hunt Publishing Co.  
fred@klhpublishing.com  
222 555 777

### SMALL BUSINESS BUDGET

Description	Quantity	Price	Total
Real	1	USD 1,000 mo	USD 1,000
Utility	1	USD 100 mo	USD 100
Equipment	1	USD 2,000 mo	USD 2,000
Printing & Publishing	1	USD 3,000 mo	USD 3,000
Tax			2 %
<b>Total</b>			<b>USD 6,386</b>

#### Notes

- Increase printing & publishing budget for this 2025.
- Submit this budget to the Budget department for review.

## 43. Startup Budget Sample

Many people believe that startups are the future. If you are an up-and-coming company with big business dreams, one of the basic things you would need is a [startup budget](#). The sample below breaks down the different income sources and expenses of a startup company.

AnderSon Tech  
scott@andersontech.com  
222 555 777

### SMALL BUSINESS START UP COST

Description	Quantity	Price	Total
Building development	1	USD 25,000 per	USD 25,000
Business license/permits	1	USD 1,995 per	USD 1,995
Tax			3%
<b>Total</b>			<b>USD 27,295</b>

#### Notes

- Acquire at least one bank loan.
- Acquire additional fundings from grantors.

## 44. Student Budget Sample

Being a student can be pretty tough. With academic demands, societal pressures, and even financial problems, it's always best to know the value of saving when still young. The sample [student budget](#) below enumerates the various student expenses such as tuition, transportation, books, meals, school supplies, etc.

### STUDENT BUDGET WORKSHEET

Description	Quantity	Price	Total
Tuition	1	USD 1,200 / month	USD 1,200
Meals	1	USD 500 / month	USD 500
School Requirements	1	USD 100 / month	USD 100
<b>Total</b>			<b>USD 1,800</b>

#### Notes

- Prioritize buying the necessities.
- Make a detailed list of grocery items and school requirements.

## 45. Travel Budget Sample

Whether it is for business or leisure, many people set [travel budgets](#) to ensure that they don't go overboard with their spending. Common expenses for travel include airfare, meals, accommodation, shopping, and transportation.

BlueNet Technologies

contact@bluenettech.com

222 555 7777

### TRAVEL BUDGET

Description	Quantity	Price		Total
Transportation	2	USD 550	fb	USD 1,100
Accommodation	3	USD 480	db	USD 1,440
Food	1	USD 300	db	USD 300
<b>Total</b>				<b>USD 1,940</b>

#### Notes

1. Contact the hotel to reserve accommodation.
2. Buy plane tickets by the end of the month.

## 46. University Budget Sample

A university is a big community, and running an institution of that size requires diligent financial spending. The sample [university budget](#) below outlines various operational costs including wage increases, utilities, and campus maintenance.

Hathaway University  
francesa@hathawayuniversity.com  
222 555 7777

### UNIVERSITY BUDGET

Description	Quantity	Price		Total
Faculty and Staff Salary Increase	150	USD 60,000	employee	USD 9,000,000
Campus Maintenance	1	180,000,000	package	180,000,000
Utilities	12	USD 50,000	months	USD 600,000
University Programs	10	USD 100,000	programs	USD 1,000,000
<b>Total</b>				<b>USD 10,900,000</b>

#### Notes

1. Include a breakdown of expenses for scholarship grants & programs.
2. Finalize the names of employees who will receive the salary increase.

## 47. Wedding Budget Sample

Weddings are always a cause for celebration. However, it can also be a potentially expensive event. Sticking to a [wedding budget](#) will help a couple avoid overspending on unnecessary expenses.

Thalia Wedding Planner  
services@thaliaweddingplanner.com  
222 565 7777

### WEDDING BUDGET WORKSHEET

Description	Quantity	Price		Total
Receipt on Venue Rental	1	USD 9,000	pkg	USD 9,000
Clothing Rental - 20000 (200 dresses)	200	USD 60	pkg	USD 12,000
Videographer and Photographer Fee	1	USD 2,000	pkg	USD 2,000
Wedding Dress	1	USD 1,000	pkg	USD 1,000
<b>Total</b>				<b>USD 15,000</b>

#### Notes

1. Provide the client with a copy of this wedding budget.
2. Monitor the expenditures before and after the wedding.



## 48. Weekly Budget Sample

Creating a [weekly budget](#) can help you monitor and improve your spending habits. The simple weekly budget calendar below is versatile, easily customizable and printable.

QT Solutions  
inquiry@qtsolutions.com  
222.555.7777

### Weekly Budget Calendar

Description	Quantity	Price	Unit	Total
Team dinner for conference	10	USD 100	per	USD 1,000
Team dinner for strategy session	10	USD 100	per	USD 1,000
<b>Total</b>				<b>USD 1,100</b>

**Notes:**

- Finalize the budget.
- Forward the budget for board review.

## 49. Yearly Budget Sample

It's important for individuals and corporations alike to regularly review their fiscal year. An annual or [yearly budget](#) is usually based on the performance of the previous year. Possible outcomes could be a restructured or modified budget, an increased budget, or no change to the budget at all.

Panda Publishing House  
contact@pandapublishing.com  
222.555.7777

### YEARLY BUDGET

Description	Quantity	Price	Total
Books	12	USD 40,000	USD 480,000
Staff	12	USD 12,500	USD 150,000
Utilities	12	USD 10,000	USD 120,000
Accounting	12	USD 5,000	USD 60,000
<b>Total</b>			<b>USD 870,000</b>

#### Notes

1. Increase the budget by 10% next year.
2. Always secure a copy of the receipts.

## 50. Vacation Budget Sample

Just because you're planning a vacation doesn't give you an excuse to throw practicality out the window. Even recreation demands some form of moderation. Setting a [vacation budget](#) will prevent you from spending excessively and making unnecessary purchases.

### Vacation Budget

Description	Quantity	Price	Total
Rental Car	5	USD 1,400 / day	USD 7,000
Suit	5	USD 5,700 / one	USD 28,500
Hotel Bookings	5	USD 2,000 / stay	USD 10,000
Food & Shopping	5	USD 1,400 / person	USD 7,000
<b>Total</b>			<b>USD 33,700</b>

#### Notes

- Pay down payment for the rental car and hotel bookings.
- Set aside extra money for emergency use.

# **BUDGET FORMAT**

To create your own budget, you only need to prepare enough accurate information aside from the will to start taking your finances seriously. Follow the easy budget format below to get started:

## **1. Title**

You can create a budget using your preferred format, whether that be an Excel spreadsheet or a Word document. Give your budget an appropriate title depending on your need (e.g., Wedding Budget, Weekly Budget Worksheet).

## **2. Objective**

As an introduction, it's helpful to come up with one or two objectives for your budget. You can refer to this every time you need reminding of why you need to stick to a budget. A sample goal could be as simple as bigger monthly savings.

## **3. Income**

In order to properly allocate your budget, you need an accurate picture of your sources of income. List down all that apply, both active and passive income.

## **4. Expenses**

Dedicate another section entirely for expenses. What items are you spending on or are planning to spend on? List them all down and group them in a particular order to make your budget more organized.

## **FAQs**

### **What is a simple budget?**

A simple budget is a plain breakdown of income and expenses. Your budget is typically a fixed amount that you adjust your spending habits to.

## **How do you plan a budget?**

It takes determination and self-control to set a budget and stick to it. It's all about crafting a plan on how to spend your income in the most responsible way possible.

## **What is a budget of income and expenses?**

In simple terms, your income is the incoming cash or what you're earning. Expenses refer to outgoing cash flow or the money you spend.

## **Why is a budget important?**

Keeping to a budget is important because resources are undeniably finite. Also, irresponsible spending and leading an excessive lifestyle will only breed problems.

## **What is the 70 20 10 rule on money?**

The 70 20 10 rule is the idea that 70% of your income goes to spending on both essentials and non-essentials. The remaining 20% and 10% are reserved for savings and donations, respectively.