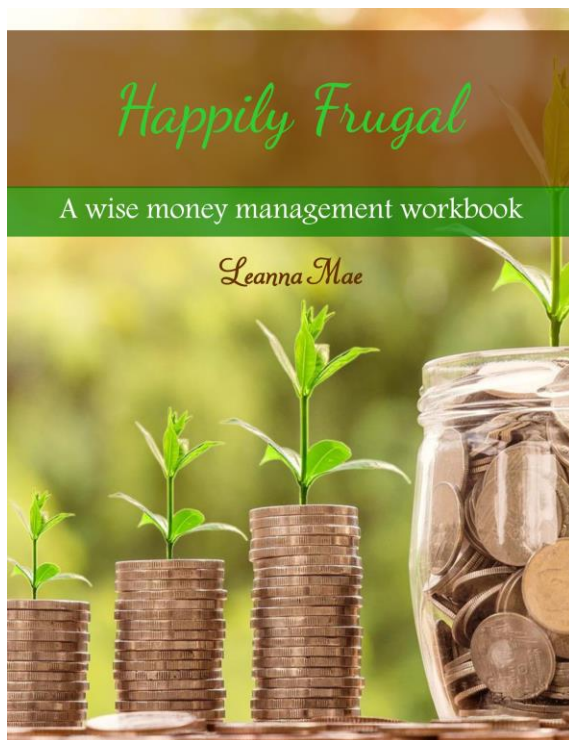


Free sample chapter

Book ♥ Happily Frugal: a wise money management workbook

Author ♥ Leanna Mae

Website ♥ www.LeannaMae.org



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Ch. 4 Having a budget

You *have to* have a budget. It is impossible to be frugal without keeping track of your spending. “Budget” is not a negative word. Budgeting is record keeping, planning, and organizing. The better organized you are the longer your money will stretch. This is a monthly budget set up in order of priority. The monthly expenses spreadsheet is followed by a budget spreadsheet for your savings. There is also an optional budget for giving.

Every household is unique. Different parts of the country have different costs of living. Different people have different priorities in their lifestyles. Some categories might be a zero in one family’s house while it’s essential in another house. If there are any categories in the spreadsheets that you do not use, put a zero. You can use this spreadsheet style as an example to custom make your own.

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<i>EXPENSE</i>	<i>ALLOWANCE</i>
TRANSPORTATION EXPENSES	\$
Car payment (add a row for each car)	\$
Car insurance	\$
Gasoline	\$
HOME	\$
Housing (mortgage + taxes + ins.)	\$
Water	\$
Electric	\$
Gas if you have any gas appliances	\$
Trash	\$
GROCERIES	\$
Food	\$
Toiletries	\$
Misc.	\$
Pet food and treats	\$

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MISC. MONTHLY EXPENSES	\$
Credit card bills	\$
School expenses	\$
Medical bills and health expenses	\$
Health insurance	\$
Life insurance	\$
Child care	\$
Cell phones	\$
Landline phone	\$
Internet	\$
LUXURIES	\$
Cable	\$
Eating out	\$
Shopping	\$
Services (lawn care, haircuts, etc...)	\$
Ticket items (movies, zoos, etc...)	\$
Subscriptions and memberships	\$
Wiggle room	\$

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ANY ADDITIONAL EXPENSES	
TOTAL	\$

The savings budget spreadsheet will be highly unique to each household. Here is a sample.

SAVINGS	\$
Retirement	\$
Emergencies	\$
General savings fund	\$
ENVELOPE BUDGETING	\$
Health and medical	\$
Vet expenses and pet care	\$
Car maintenance and repair	\$
Birthdays	\$
Christmas and other holidays	\$
Specific items	\$
Treating yourself to something nice	\$
Trips and vacations	\$
Home improvements	\$
Others	\$
TOTAL	\$

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You have the option to include giving within your budget as you are able.

GIVING	\$
Tithing	\$
Monthly charity	\$
Random acts of kindness	\$
TOTAL	\$

Monthly expenses \$ _____
+ savings \$ _____
+ giving \$ _____

TOTAL MONTHLY BUDGET = \$ _____

Feel welcome to utilize this spreadsheet as an example.
Custom make your own budget on the computer or on paper.

Due date calendars

Another way to help organize your budget is to use a due date calendar. Have a list of all your bills and the date that they are due on. Make note of whether it's a fixed payment or a variable amount. Keep this with your budgeting paperwork as a reminder of which bills are coming soon. Use this to plan how to spend each paycheck. Here is an example chart. Visit www.LeannaMae.org to print out a full page spreadsheet.

Date due	What is due	Fixed amount	Variable amount
4 th of the month	The specific bill	\$XX.xx	

Make note of any bills that are due quarterly or yearly.

You can also use a wall calendar to chart your bill's due dates. This makes it easy to see what's coming up next. Check things off after you pay them.

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