

Happily Frugal: a financial lifestyle and wise money management workbook

Author *Leanna Mae*

Ch. 4 *Having a budget*

A budget is the core of financial organization. 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. Think of it as the system you use to organize your personal finances. The better organized you are the farther your money will stretch. The monthly expenses spreadsheet is followed by a budget spreadsheet for your savings. There is also an optional budget for giving.

Since cost of living varies widely throughout the country and every household is unique, I’ve left the spaces blank to allow you to fill in the monetary amount that works for you. You can print this budget freely from my website.

EXPENSES	ALLOWANCE
TRANSPORTATION EXPENSES	\$
Car payment(s)	\$
Car insurance	\$
Gasoline	\$
HOME	\$
Housing (rent or mortgage)	\$
Homeowner’s or renter’s insurance	\$
Water and sewer	\$
Electricity	\$
Gas if you have any gas appliances	\$
Garbage pick-up	\$

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GROCERIES & HOUSEHOLD ITEMS	\$
Food	\$
Toiletries	\$
Cleaning supplies	\$
Misc.	\$
Pet food and treats	\$
Stamps and stationary, office supplies	\$
MISC. MONTHLY EXPENSES	\$
Credit card bills	\$
School expenses	\$
Medical bills and health expenses	\$
Health insurance	\$
Life insurance	\$
Child care	\$
Cell phones	\$
Landline phone	\$
Internet	\$

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LUXURIES	\$
Shopping	\$
Eating out	\$
Cable	\$
Services (lawn care, haircuts, etc...)	\$
Ticket items (movies, zoos, etc...)	\$
Subscriptions and memberships	\$
Wiggle room	\$
ANY ADDITIONAL EXPENSES	\$
TOTAL	\$

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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	\$
Offerings (church, ministries)	\$
Monthly charity	\$
Random acts of kindness	\$
Others (organizations, causes, community, fundraisers, etc)	\$
TOTAL	\$

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

TOTAL MONTHLY BUDGET = \$ _____

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