



Beginner Monthly Budget

The first step in controlling your money is building a budget.

A budget will show you where your money goes and where you can save.

Making your money work for you gives you the power to build financial freedom.

Monthly Take-Home Income

Type	Projected	Actual
Salary/Wages	3200	3150
2nd Job	0	0
Side Hustle	0	0
Total:	3200	3150

Monthly Expenses

Projected	Actual
3110	3140
Margin (Income less Expenses)	
Projected	Actual
90	10

Monthly Expenses by Category

Housing	Projected	Actual	Personal Care	Projected	Actual
Mortgage/Rent	1100	1100	Medical	40	40
Electric	150	160	Grooming	40	40
Gas/Water/Sewer/Waste	80	80	Clothing	50	50
Cable/Internet	70	70	Subtotal:	130	130
Maintenance/Repairs	0	0			
Subtotal:	1400	1410			
Transportation	Projected	Actual	Entertainment	Projected	Actual
Vehicle Payment	0	0	Night Out	60	60
Licensing	0	0	Music Platforms	15	15
Fuel/Maintenance	220	220	Streaming Services (TV)	25	25
Subtotal:	220	220	Streaming Services(Games)	10	10
			Live Events (Sports/Concerts)	40	40
			Subtotal:	150	150
Insurance	Projected	Actual	Debt & Loan Payments	Projected	Actual
Home/Renters	20	20	Student Loans	0	0
Auto	140	140	Personal Loans	0	0
Health	0	0	Credit Card 1 Card 1	300	300
Life	0	0	Credit Card 2 Card 2	0	0
Subtotal:	160	160	Credit Card 3 Card 3	0	0
			Subtotal:	300	300
Food	Projected	Actual	Savings/Investment	Projected	Actual
Groceries	400	420	Emergency Fund	100	100
Dining Out	150	150	Savings (Sinking)	50	50
Door Dash/Uber Eats	50	50	Retirement	0	0
Subtotal:	600	620	Subtotal:	150	150
Pets	Projected	Actual	Miscellaneous	Projected	Actual
Food	0	0	Charitable Giving	0	0
Vet	0	0	Other Fees	0	0
Grooming/Supplies	0	0	Subtotal:	0	0
Subtotal:	0	0			

Add up all of the Subtotal amounts under "Projected" and enter that total in the "Projected Monthly Expenses" box at the top.

Add up all of the Subtotal amounts under "Actual" and enter that total in the "Actual Monthly Expenses" Box at the top.

Completed example: Projected = first plan. Actual = budget Month 2.

Income \$3,200 / \$3,150. Allocations \$3,110 / \$3,140. Margin \$90 / \$10.

Free 30-minute initial debt-free consultation

Book at leesmoneybrew.com or click the invitation above.