Time Period When does your budget start and end? Try to make it for at least a year.

End _____



Income Include: Current bank balances, regular income

Do not include income you can't count on: tax returns, over-time hours, gifts, etc. Let these be good surprises to your budget.

Weeks

Description	Amount	Occurrences during period	Total	
Bank Account	\$	х	=	
Jop	\$	х	=	\$
	\$	х	=	Total Income

Start

Fixed Expenses Include: tithing, savings, then monthly expenses, and yearly expenses where you know the amount. Do not include expenses that change frequently like eating out or entertainment.

Description	Amount	Occurrences during period	Total	
Charity	\$	x =		
Savings	\$	x =		
	\$	x =		
	\$	x =		
	\$	x =		\$
	\$	x =		Total Fixed Expenses
	\$	x =		
	\$	x =		
	\$	x =		-
				-

Spendable Money Total Income minus Total Fixed Expenses. This is what you have for all your variable expenses.

Total Income \$______ - Total Fixed Expenses \$______ = Spendable Money \$______

Happy Money Create a weekly allowance by dividing your spendable money into weeks so it is easier to stay within your budget.

*In reality, this is the most you could spend. Doing so assumes that you will have the cash available when you need it (that isn't always the case). Use the spreadsheet to adjust your actual allowance to where the timing of your income and expenses works out.

Spendable Money \$_____ / Weeks _____ = Happy Money \$