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# BUDGETING *for* BEGINNERS

## BASIC BUDGET WORKUP

MONTH: \_\_\_\_\_

INCOME: \_\_\_\_\_  
SAVINGS: \_\_\_\_\_  
HOUSING: \_\_\_\_\_  
DEBTS: \_\_\_\_\_  
UTILITIES: \_\_\_\_\_  
INSURANCE: \_\_\_\_\_  
CELL PHONES: \_\_\_\_\_  
INTERNET: \_\_\_\_\_  
TV: \_\_\_\_\_  
GAS: \_\_\_\_\_  
GROCERIES: \_\_\_\_\_  
ENTERTAINMENT: \_\_\_\_\_  
DONATIONS: \_\_\_\_\_  
OTHER: \_\_\_\_\_  
TOTALS: \_\_\_\_\_

"IF YOU WILL  
**LATER** YOU CAN LIVE

## FAMILY FINANCIAL PLAN

SHORT TERM GOALS (1-2 YEARS)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

MID TERM GOALS (5-10 YEARS)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

LONG TERM GOALS (20+ YEARS)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

"DON'T GIVE UP WHAT YOU WANT **MOST** FOR  
WHAT YOU WANT **NOW.**" - DAVE RAMSEY

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WITH FREE, EASY WORKSHEETS  
TO HELP YOU GET STARTED!

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