

SAMPLE BUDGET ON A SPREADSHEET

1	2	3	4
If salary fluctuates	BUDGET	This	Typical Expenses
Averages	for savings deposit	Month	\$ (salary) CATEGORIES
			√ Giving
			√ Federal taxes
			√ Pension
			√ House & car ins.
			√ Electric budget plan
			√ Medical
			√ Non retirement investing
			√ Internet fee
			local div. by
			taxes 12 special sav acct.
	x		√ phone
			√ vacation
	x		√ auto Average gas & repairs
	x		√ groceries
	x		Misc.
	x		postage
	x		clothing
	x		Christmas club
			√ life insurance
	x		Entertainment
			√ gifts
	x		√ medical
	x		√ Savings/emergency fund
	x		trips
			√ Nat. or LP gas-budget plan

to savings Total Total Typical Expenses

Other giving

Col 1 is current month income, if it fluctuates
 Col 2 is the amount from each category to go to savings acct.
 Col 3 is this month's income, if regular
 Col 4 shows which items I pay immediately before I start spending cash
 You can use the envelope system to pay down the categories or you can transfer balances to savings and transfer them back into checking as the need arises. This doesn't give you quite the control, but you don't spend what isn't in savings.
 I keep both a checking account and a cash account in Quicken.
 Once you track expenses for some months, the averages will be more accurate, and you adjust accordingly.
 For longer term savings, I recommend sending \$ to a money market account

Total Giving

Monthly Auto Debits

\$ Date

out-of-town, or to buy stock using auto debit and a Divident Reinvestment program (DRIP). It's not so easy to liquidate.