



BECOME A BUDGETING BOSS

A 6-Step Checklist To Get Started On Your Budgeting Journey

1 Establish Your Why

- Define why you want to start budgeting (i.e., *What will budgeting help you do? How will budgeting change your life?*)
- Write down this down in a [budgeting planner \(like this\)](#)
- Look back on *your why* whenever budgeting gets tough

Gather Your Finances 2

- Collect 4-6 weeks of paystubs from every source that contributes to your income
- Gather all of your bills
- Gather your average monthly miscellaneous spending information
- Keep all of this information in one handy spot, [like a budget binder](#)

3 Income + Expenses

- Using the information from step two, calculate your income and expenses
- Calculate your total monthly income (from all sources) after taxes
- Calculate your total monthly expenses (*it is often helpful to separate this information into two categories; fixed expenses & variable expenses*)

Cut Costs (if necessary) 4

- Determine if you are living within or beyond your means
- Subtract your total monthly expenses from your total monthly income; if the number is negative, you need to cut costs
- Use [BillBargain](#) & [Trim](#) to quickly decrease your expenses

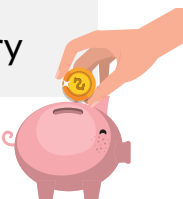
5 Create Your Budget

- Research different budgeting methods, such as [the ones found in this post](#).
- Choose the budgeting method that is best for your lifestyle (or create your own)
- Write down your monthly budget in a [budget planner](#) and reevaluate monthly to ensure its success

Track Your Budget 6

- Invest in a financial planner, such as [The Budget Boss Planner \(found here\)](#), or [sign up for Honey Money](#) (an online budget tracking resource)
- Track your bill payments, daily spending, debt repayment goals, and savings goals
- Adjust your budget when necessary

For more helpful budgeting advice, visit whosayswhat.co/financial-freedom



AUTOMATE YOUR BUDGET

so you never have to stress about money again

1

- Divide your total monthly fixed expenses by your total monthly income to get a percentage for your fixed expenses account
- Divide your total monthly variable expenses by your total monthly income to get a percentage for your variable expenses account
- Divide your remaining money by your total monthly income to get a percentage that will be divided among debt repayment, savings, and personal spending accounts.

2

- Assign or open bank accounts for:
 - Fixed Expenses
 - Variable Expenses
 - Debt Repayment
 - Savings
 - Personal Spending
- Set up direct deposit with the percentages you calculated in step 1 for each of your bank accounts
- Set up automatic bill pay for your fixed expenses to be withdrawn from your fixed expenses bank account

**CLICK TO SAVE \$10 ON OUR BEST SELLING
BUDGET TRACKING PLANNER**

MONTHLY EXPENSES

fixed AND variable expenses:

				F	V
EXPENSE		AMOUNT	\$	<input type="checkbox"/>	<input type="checkbox"/>
EXPENSE		AMOUNT	\$	<input type="checkbox"/>	<input type="checkbox"/>
EXPENSE		AMOUNT	\$	<input type="checkbox"/>	<input type="checkbox"/>
EXPENSE		AMOUNT	\$	<input type="checkbox"/>	<input type="checkbox"/>
EXPENSE		AMOUNT	\$	<input type="checkbox"/>	<input type="checkbox"/>
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EXPENSE		AMOUNT	\$	<input type="checkbox"/>	<input type="checkbox"/>
EXPENSE		AMOUNT	\$	<input type="checkbox"/>	<input type="checkbox"/>
EXPENSE		AMOUNT	\$	<input type="checkbox"/>	<input type="checkbox"/>
		TOTAL	\$		



MONTHLY INCOME



income sources:

SOURCE	<input type="text"/>	AMOUNT	\$ <input type="text"/>
SOURCE	<input type="text"/>	AMOUNT	\$ <input type="text"/>
SOURCE	<input type="text"/>	AMOUNT	\$ <input type="text"/>
SOURCE	<input type="text"/>	AMOUNT	\$ <input type="text"/>
		TOTAL	\$ <input type="text"/>

FINANCIAL EVALUATION

TOTAL MONTHLY INCOME \$

TOTAL MONTHLY EXPENSES \$

\$



Pro Tip: If the number you calculated is positive, congratulations! You're living within your means. If the number you got was negative, you're overspending. You'll want to cut down your expenses to eliminate money stress.



BANK ACCOUNTS

OWNER

BANK

ACCOUNT #

ROUTING #

JOINT PERSONAL

WEBSITE

USERNAME

PASSWORD

CARD #

PIN

OWNER

BANK

ACCOUNT #

ROUTING #

JOINT PERSONAL

WEBSITE

USERNAME

PASSWORD

CARD #

PIN

OWNER

BANK

ACCOUNT #

ROUTING #

JOINT PERSONAL

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CARD #

PIN