

Income				
Source	Type	Date Received	Monthly Amount	Yearly Amount
Total Income				

Bills				
Source	Type	Date Due	Monthly Amount	Yearly Amount
Total Bills				

Other Expenses (Gas, Groceries, Clothing, Car Maintenance, Hygiene, etc.)			
Source	Type	Monthly Amount	Yearly Amount
Total Other Expenses			

Total Income (-) Bills (-) Other Expenses (=) Available Money
 Begin saving your available money every month. You need this money to rely on if you lose an income source. Its best to have a few months worth of bills saved.
 Once you have this money saved it is then time to learn about investing options.

This is a beginners budget. Once you master this budget, its best to get more in detail. A more detailed budget will also include taxes, investments, assets, liabilities, retirement, etc.