## Example of Monthly Budget

| Estimated Monthly Income (after taxes) |  |  | Estimated Monthly Income (after taxes) |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| \$740 |  |  | \$1,200 |  |  |
| Tithe/Giving | \$ | 75.00 | Tithe/Giving | \$ | 120.00 |
| Savings | \$ | 40.00 | Savings | \$ | 40.00 |
| Rent |  | n/a | Rent | \$ | 415.00 |
| Groceries | \$ | 220.00 | Groceries | \$ | 220.00 |
| Gas | \$ | 125.00 | Gas | \$ | 125.00 |
| Utilities | \$ | 75.00 | Utilities | \$ | 75.00 |
| Auto Insurance |  | n/a | Auto Insurance |  | n/a |
| Health insurance |  | n/a | Health insurance |  | n/a |
| Renters insurance | \$ | 10.00 | Renters insurance | \$ | 10.00 |
| Eating out | \$ | 120.00 | Eating out | \$ | 120.00 |
| Phone | \$ | 45.00 | Phone | \$ | 45.00 |
| Car |  | n/a | Car |  | n/a |
| Personal | \$ | 30.00 | Personal | \$ | 30.00 |
| Total |  | \$740 | Total |  | \$1,200 |

## A budget is a tool that tells your money where it goes

Using a budget can create financial freedom and peace of mind.
There are online tools available to help you keep track of all of your expenses.

## Check out the Every Dollar App or the Mint App

Or you can try spending only cash instead of debit and use envelopes to keep track of each budget

