



Now is your chance to create your own budget spreadsheet. You can use the spreadsheet provided below or find your own. In order to complete your budget spreadsheet, follow the steps in section 1, then take a moment to reflect on the process of creating your personal budget.

Section 1: Create your personal budget

- 1. Write down your income.** Remember, income can come from the wages you earn through a job, or from gifts or allowances. Be sure to note all your sources of income in the appropriate area on your budget spreadsheet.
- 2. List your expenses.** Start by making a list of whom you owe money to and commitments you have made on a regular basis each month. This list usually includes housing, utilities, savings, transportation, food, and personal expenses. You may need to spend a week or more tracking your expenses to see how much you actually spend.
- 3. Do the math!** Add up your expenses and then subtract that total from your income. Are you spending more than you earn? Do you want to put more into savings and spend less on food? Now is the time to adjust your expenses to make sure you are living within your means and being realistic about how much you need to spend each month. (8 points)

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