



# Simplify Your Budget



1. Determine your current expenses.
2. Determine your budget.
3. Rate your expenses according to their importance.
4. Cut items you rated lowest, until you're under budget.



**Total Expenses:** \_\_\_\_\_

**New Budget:** \_\_\_\_\_

**Need to Cut:** \_\_\_\_\_

**Expense:**

**Amount:**

**Importance:**

Rent

Car Payment

Utilities

Student Loans

Credit Card Payment

Auto Insurance

Home Insurance

Health Insurance

Food

Cell Phone Bill

Eating Out

Pet Food and Care

Personal Care

Emergency Fund

Retirement

Savings