

A close-up photograph of a person's hand inserting a US dollar bill into the slot of a white ceramic piggy bank. The piggy bank is shaped like a pig and has two small black dots for eyes. In the background, a stack of US dollar bills is visible on a light-colored wooden surface. The overall scene is brightly lit with a warm, orange-toned background.

# BUDGETING MADE *simple*

by Autumn Rose

## About the Author

*Hey there! I'm Autumn, wife, homemaker and country girl at heart. And I'm here to help you manage your money so you can have the life you dream about!*

*My man and I began pursuing our BIG goal shortly after we got married. We both wanted a home in the countryside where we could grow gardens, keep a few farmyard creatures and have space for our (one day) children to run and play.*

*Trouble was, we were a single income household. And that meant saving money for a down payment was going to be far more difficult, especially because my man was just an apprenticing carpenter at the time.*

*We both knew that intentional living would be the key to reaching our BIG goal. Taking an honest look at our financial situation was the first step in the right direction.*

*We followed a logical system that lit a fire under us. And we dove into budgeting and cutting back our living expenses, so we could save more of my man's pay cheque.*

*Just 3 years later, we managed to save enough money for a 25% down payment on the mortgage we needed to buy land and build our simple cottage.*

*If the system worked for us, it can work for you.  
Let me show you how.*

*All the best,  
Autumn*





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# How to Set a Household Budget Worksheet

## Step 1: Define Your Goal

*If you don't have a clear reason for going on a budget, you won't have the motivation you need to stick with it. So the first step in setting a budget is to define why you want to manage your money better. Do you want freedom from debt so you can give your family a better life? Have dad home more? Move to the country? Write your goal below and also, the amount you need.*

My Goal for Saving Money:

The Amount of Money I Need to Reach my Goal:

## Step 2: Find Your Current Monthly Income

*The second step in the budgeting process is to record your monthly (and yearly) income. This number shouldn't include bonuses or overtime. And if you're a self-employed family, find the average you've made over the past 2-3 years and use that number in your budgeting.*

Monthly Income:

Yearly Income:

## Step 3: Record Unvarying Monthly Expenses

*It's not enough to guess how much you have to spend every month to keep your life afloat. The next step in setting a solid budget is to find and record ALL of your monthly payments on things that don't change from month to month. Think car insurance, rent, internet or phone bills, etc.*

*Record your findings on the chart I've created for you.*

## Chart 1-Your Unvarying Monthly Expenses

Item	Monthly Payment
Rent/Mortgage Payments	\$
Utilities (if same every month)	\$
Internet	\$
Cell Phone (or landline)	\$
Television	\$
Vehicle Insurance	\$
Home Insurance	\$
Gas for work travel	\$
Giving/Charities	\$
Retirement Investing	\$
Other	\$
Other	\$
Other	\$
Other	\$

*Add up your monthly costs and enter the total below. Multiply this number by 12 months and enter your yearly total below as well.*

Monthly Total:

Yearly Total:

## Step 4: Record Your Varying Monthly Expenses

*After you've recorded your regular monthly payments and expenses, it's time to record your average with fluctuating costs that occur in your home. With these items, go back to bank accounts and credit card statements from the past 4-5 months. Add up expenses for each category and find your average, then enter that number into the chart below.*

Chart 2-Your Varying Monthly Expenses

Item	Avg Monthly Spending
Groceries	\$
Fuel for travel	\$
Utilities (add here if they vary)	\$
Hygiene Items	\$
Clothing	\$
Animal or pet care	\$
Family fun/entertainment	\$
Gifts	\$
Vacations	\$
Medical	\$
Dental	\$
Eye Care	\$
Other	\$
Other	\$

*Add up your monthly costs and enter the total below. Multiply this number by 12 months and enter your yearly total below as well.*

Monthly Varying Total:

Yearly Varying Total:

## Step 5: Find Your Monthly & Yearly Average Cost of Living

*Now it's time to discover how much money you can save! Record your income below. Go back to chart 1 & 2, and add up the total for monthly expenses. Record these numbers below and do the math to see how much you can save per month and also, per year*

Monthly Income	\$ _____
Monthly Spending	\$ _____
Savings per Month	\$ _____
Savings per Year	\$ _____

## Step 6: Discover How Long It Will Take to Reach Your Goal

*With the numbers laid out before you, it's time to figure out how long it will take you to reach your BIG goal! Based on what you can save in a month, how many months will it take you to get there?*

Total Money I Need to Reach my Goal:

Amount I Can Save in a Month:

Months It Will Take to Reach My Goal:

Am I Happy With How Long It'll Take?

YES

☐

NO

☐

## Step 7: Create Savings with Necessary Items

*Taking an honest look at your finances can be sobering. And if you're unhappy with your current rate of saving, it's time to start plugging holes in the pocketbook!*

*When it comes to necessary items, many people don't stop to consider there might be better rates out there. So in the first step, I recommend doing some "shopping" for better pricing with rent, insurance, phone plans, internet and the like.*

Item	Current	New Goal	New Savings
Rent/Mortgage Payments	\$	\$	\$
Utilities (if same every month)	\$	\$	\$
Internet	\$	\$	\$
Cell Phone (or landline)	\$	\$	\$
Television	\$	\$	\$
Vehicle Insurance	\$	\$	\$
Home Insurance	\$	\$	\$
Gas for work travel	\$	\$	\$
Giving/Charities	\$	\$	\$
Retirement Investing	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$

Total I Can Save On Necessary Items:



## Step 8: Create Savings with Varying Monthly Expenses

*It's much easier to create savings with things like groceries, clothing, entertainment and gifts! Cutting back even just a little bit can help. But before you slash expenses, make sure everyone in the family is on board and understands the "why" behind it all.*

Item	Current	New Goal	New Savings
Groceries	\$	\$	\$
Utilities	\$	\$	\$
Fuel for travel	\$	\$	\$
Hygiene	\$	\$	\$
Clothing	\$	\$	\$
Animal or pet care	\$	\$	\$
Family fun or entertainment	\$	\$	\$
Vacations	\$	\$	\$
Medical	\$	\$	\$
Dental	\$	\$	\$
Eye Care	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$

Total I Can Save On Varying Expenses:

## Step 9: Find the Total of What You Can Now Save

*Record the normal amount you've been saving every month. Then, look at your adjusted budget (step 7 & 8) and record the amount you can save if you start cutting back. Add up both old and new savings and record in the last box.*

Normal Savings:

New Savings:

Total Savings I Can Create:

## Step 10: Discover How Much Faster You'll Reach Your Goal with Your New Savings

*Now that you've created extra savings every month, I want you to re-calculate how long it will take you to reach your BIG goal! Record your original time frame. And now that you've created additional savings, do the math and figure out how many months it will take you with the new savings.*

Months According to Old Figures:

Months According to New Figures:

## Step 10: Play with Your Budget

*You can see the potential you have to save. Now you should take a few months to play with your budget and expenses. No one gets it right the first time! But as the weeks pass by, you'll get a feel for what is sustainable for your household.*

*And when you've got it nailed down, go ahead and move on to create a REAL budget that you live by each month, one that creates the savings you need to reach your BIG goals!*

## The Master Budget

Unvarying Costs	\$ Per Month	Varying Costs	\$ Per Month
Rent/Mortgage Payments	\$	Groceries	\$
Utilities (if same every month)	\$	Utilities (if they vary)	\$
Internet	\$	Fuel for Travel	\$
Cell Phone (or landline)	\$	Hygiene	\$
Television	\$	Clothing	\$
Vehicle Insurance	\$	Pet/Animal Care	\$
Home Insurance	\$	Family Fun	\$
Gas for work travel	\$	Vacation	\$
Giving/Charities	\$	Medical	\$
Retirement Investing	\$	Dental	\$
Other	\$	Other	\$
Other	\$	Other	\$
Other	\$	Other	\$
Other	\$	Other	\$

Notes to Myself;