

Overview: Budget 101

Basic Budgeting

Our Budget 101 course and guide are our most basic introduction to budgeting. This quick guide gives you the basics to get started with your first budget.

- **Start Budgeting Today**
 - Don't put off starting a budget
 - Avoid debt while learning to budget
- **Track Spending**
 - How and what to track; tools and techniques for collecting data
 - Categorizing spending
- **Track Income**
 - Making sure you include all sources of income
- **Setting Goals**
 - Three categories of goals: Short, Mid- and Long-term
 - Calculating saving toward goals
- **Balancing Your Budget**
 - Adding up the numbers
 - Evaluating expenses
- **What should your spending look like?**
- **Sample monthly budgets**

Once you've taken our 101 course, you'll be ready for more comprehensive budgeting courses we offer. If you've never tried to live on a budget before, Budget 101 is the place to start.



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