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Dave ramsey monthly budget template

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Creating a budget can seem daunting, but having a clear plan and template can make all the difference. A budget is essentially a plan for your money, helping you track where it's going and make conscious financial decisions. To get started, grab your Quick-Start Budget template and open up your online bank account. You'll be working through three steps to set up your budget and two more each month. First, list your income. Make sure to include all regular paychecks and any extra money from a side hustle. If you're married, combine your incomes. For irregular income, use the lowest amount earned in the past few months as this month's planned income. Next, add up your total income. Now it's time to plan for expenses. Follow these categories: Four Walls (food, utilities, housing and transportation), Other essentials (insurance, debt), and Extras (fun money and miscellaneous). Fill in any gaps with the budget template and add your planned amounts. Then, move on to the next step. Finally, subtract your expenses from your income. Your goal is to hit "zero-based budget," where every dollar has a job paying bills and moving you forward. Leave a little buffer of \$100-300 in case things don't balance out perfectly. Remember, having a budget is about working hard for your money and making it work hard for you. Hey there! So, you've created your budget - that's awesome! Now it's time to make it work for you. First, track all your transactions throughout the month. This will help you stay on top of your spending and prevent overspending. Secondly, create a new budget at the beginning of each month. This ensures you're prepared for any unique expenses that may arise, like holidays or seasonal purchases. Don't forget to use our personal budgeting app, EveryDollar, to make managing your budget easy and convenient!