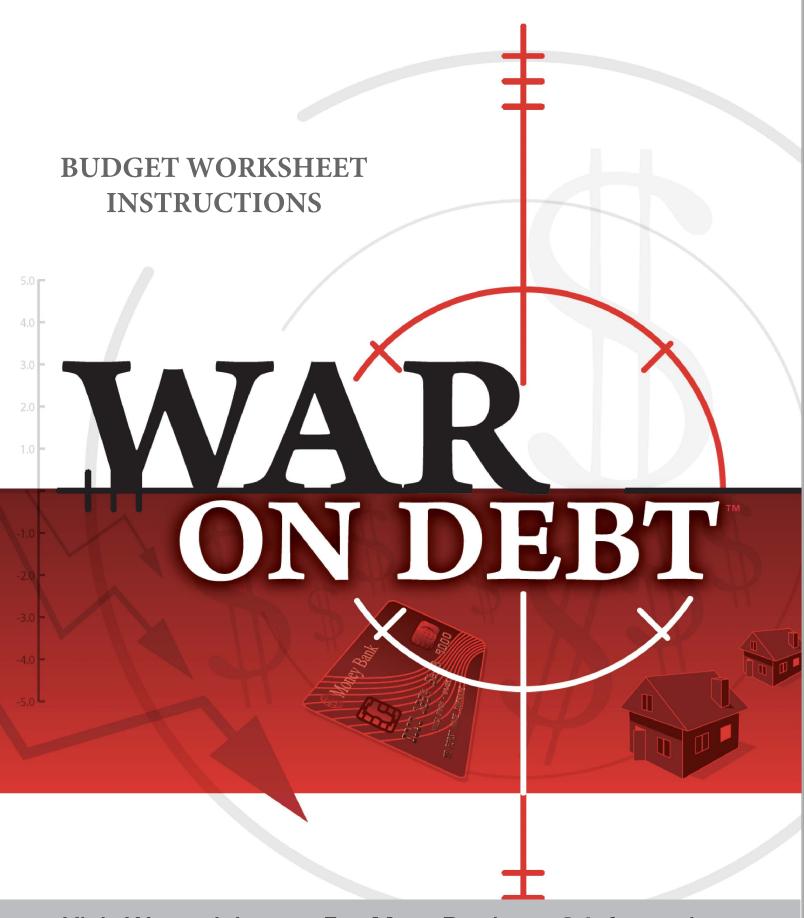
## DANI JOHNSON



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## War On Debt Budget Worksheet Instructions

- 1. Insert your monthly net income.
- 2. In the *Goals* section, you will notice your budget will automatically be divided into percentages.
- 3. List your expenses. Remember, your expenses should only include the necessities! You will notice there are extra lines in the *Living* section. If you have other expenses that are not listed, simply add them in the blank lines.
- 4. Once you fill in your expenses, you will see a subtotal for each category. This number will appear in dollar amounts and percentages. This will allow you to see if your spending is within your goal.
- 5. After you fill out the *Expenses* section, your *Total Expenses* and *Fat* will appear at the top under *Monthly Income*. Your *Fat* is what is leftover after your necessities are subtracted from your total monthly income. Apply this to your debt. If you are completely debt-free (including your mortgage), you can simply invest this money each month, and watch your wealth grow!

NOTE: Only enter numbers into the cells highlighted in gray to avoid losing the pre-set formulas.



## Sample Budget

Monthly Income		
Net Income (Take-home pay)	\$4,000.00	
Total Expenses	\$3,550.00	
Fat	\$450.00	

Goals			
Giving	10%	\$400.00	
Saving	10%	\$400.00	
Debt/Investing	10%	\$400.00	
Living	≤70%	\$2,800.00	

Expenses		
	<b>Dollar Amount</b>	Percent of Income
Giving	\$400.00	10%
Saving	\$400.00	10%
Debt payments	\$300.00	8%
Investments	\$100.00	3%
Rent/Mortgage	\$1,200.00	30%
Utilities	\$200.00	5%
Groceries	\$400.00	10%
Phone	\$50.00	1%
Car		0%
Gas	\$100.00	3%
Insurance	\$300.00	8%
Fun	\$100.00	3%
		0%
		0%
		0%
		0%
		0%
Giving Subtotal	\$400.00	10%
Saving Subtotal	\$400.00	10%
Debt/Investing Subtotal	\$400.00	10%
Living Subtotal	\$2,350.00	59%
Total	\$3,550.00	89%



## A mBudget

Monthly Income		
Net Income (Take-home pay)		
Total Expenses		
Fat		

Goals		
Giving	10%	
Saving	10%	
Debt/Investing	10%	
Living	≤70%	

\*Replace "Net Income" value with your actual figures.

Expenses		
	<b>Dollar Amount</b>	Percent of Income
Giving		
Saving		
Debt payments		
Investments		
Rent/Mortgage		
Utilities		
Groceries		
Phone		
Car		
Gas		
Insurance		
Fun		
Giving Subtotal		
Saving Subtotal		
Debt/Investing Subtotal		
Living Subtotal		
TOTAL		

