

DANI JOHNSON

BUDGET WORKSHEET
INSTRUCTIONS

5.0
4.0
3.0
2.0
1.0
-1.0
-2.0
-3.0
-4.0
-5.0

WAR ON DEBT™



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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.



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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		
	Dollar Amount	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%



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