MONTHLY BUDGET LEDGER

Instructions for starting to use this blank ledger sheet:

1. Fill in your monthly salary under "Monthly budgeted amount (Square F-19).
2. Put the budget amounts you've decided on in your personal financial profile in cells G19 through P19. (You'll see a total of what you've budgeted for these accounts in cell Q19, under "Total Budgeted." Obviously, the amount you budget each month needs to equal your monthly salary.) (HH/Per stands for "House Hold and Personal")
3. Fill in your expenses and deposits in the section with the headings "Date, Description, Method of Payment, withdrawal, deposit.
4. To the right of each expenses, under the blue budget headings, show which budget area that particular expense came out of. You'll enter the deposits as positive numbers and the expenses as negatives in this section.
5. At the bottom of each budget column (Give, Save, Repay, etc) you'll see the running balance for each of your accounts. **The key to making this budget work is learning to live and spend by the balance in each account, not by the total balance in your checkbook.**

Recommended percentage (commanded in the case of the tithe!) 10% 10%

NAME: *Saddleback Sam/Samantha*		Balance	Give	Save	Repay	Taxes	House	Trans.	Insur.	HH/Per	Profes.	Entert.	Etc.	Etc.	Etc.		
MONTH: *February 1999*	MONTHLY BUDGETED AMOUNT																
	PREVIOUS MONTH'S BALANCE																

Date	Description	Method	W/drawl	Deposit	Balance	Give	Save	Repay	Taxes	House	Trans.	Insur.	HH/Per	Profes.	Entert.	Etc.	Etc.	Etc.		
	Beginning Balance				0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Paycheck	**Pay Ch.**			0.00															
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	Running Balance				0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0