

# FINANCIAL FREEDOM

Since income is your biggest wealth building tool, you'll want to preserve and protect it.  
A budget is the mechanism to preserve your income for wealth building and freedom.  
Better to tell your money where to go than wonder where it went.

In order to budget, first decide what you ultimately want and why it's important to you. Write your financial goals here (Examples: increase savings to \$10,000, buy home, vacation)

Next decide what you value most. Write the top five things you value. (i.e. experiences, shoes)

- 1.
- 2.
- 3.
- 4.
- 5.

Next write your top three priorities for the next year (i.e. pay off debt, save for house, etc.)

- 1.
- 2.
- 3.

# FINANCIAL FREEDOM

Since income is your biggest wealth building tool, you'll want to preserve and protect it.  
 A budget is the mechanism to preserve your income for wealth building and freedom.  
 Better to tell your money where to go than wonder where it went.

Given your financial goals, what you value most and your top priorities, prepare a simple budget by filling in the amounts for each category of income and expenses.

INCOME CATEGORIES	AMOUNT	WHEN DUE
Full Time Job Checks for the month		
Interest and Dividends		
Rental Income		
Other Income		
EXPENSE CATEGORIES	AMOUNT	WHEN DUE
Savings		
Giving		
Rent or Mortgage		
Electric		
Water		
Internet		
Phone		
Insurance		
TV/Cable/Netflix		
Groceries		
Other Utilites		
Car Insurance		
Car Loan		
Student Loans		
Credit Card Debt		
Sinking Fund - [specify purpose]		
Sinking Fund - [specify purpose]		
Sinking Fund - [specify purpose]		
Other Expenses - [specify]		
Other Expenses - [specify]		
<b>TOTAL EXPENSES</b>		
<b>TOTAL INCOME</b>		
<b>NET</b>		

If you want an app that is simple and make tracking your budget easy, check out the resources and the app at <https://www.everydollar.com/>