FINANCIAL EDUCATION

Simple Family Budget Guide

A no-shame, easy-to-use guide for getting clear about what is coming in, what is going out, and what needs your attention first.

A gentle reminder	You do not have to do everything at once. Start with what matters most, use what you have, and take the next right step.

A practical resource from The Daily Bread Project

Let’s make the money make sense

A budget is not punishment. It is simply a plan for your money before life starts making decisions for you.

Step 1: Know what is coming in

Monthly take-home income (after taxes)

Other reliable income

Step 2: Cover the four basics first

- Housing and utilities
- Food and household essentials
- Transportation needed for work or family
- Medication, health, and required insurance

Keep it real	If the numbers are tight, the goal is not to make the budget look pretty. The goal is to see the truth clearly so you can make the strongest next decision.

Your monthly snapshot

Paycheck(s)	$	$
Other income	$	$
TOTAL INCOME	$	$
Housing	$	$
Utilities	$	$
Food	$	$
Transportation	$	$
Insurance/medical	$	$
Debt payments	$	$
Savings	$	$
Other	$	$
TOTAL EXPENSES	$	$
MONEY LEFT	$	$

Quick check

If money left is negative, circle the expenses that can be reduced, delayed, negotiated, or replaced. Handle essentials first; then call creditors before a payment is missed whenever possible.

Needs, wants, and “not right now”

Rent, food, lights, medicine	Dining out, subscriptions, upgrades
Basic transportation	Convenience spending
Minimum required payments	Extras and impulse buys

One expense I can lower this month

One bill I need to call about

One small savings goal

Weekly money check-in

- ☐ Check account balances without avoiding them.
- ☐ Review what was spent this week.
- ☐ Move money for upcoming bills.
- ☐ Adjust the plan without beating yourself up.
- ☐ Celebrate one good money decision.

Try this

Set a 15-minute “money date” once a week. Make a drink, sit down, and handle it. Small consistency beats one stressful overhaul.

My next 30-day plan

The most important bill to protect

The expense I am reducing

The amount I will save, even if it is small

The person or organization I will contact for help

A simple order for extra money

- [ ] Catch up on urgent essentials.
- [ ] Set aside a small emergency cushion.
- [ ] Pay down the most stressful or expensive debt.
- [ ] Prepare for a known upcoming expense.
- [ ] Then make room for something enjoyable.

> “You are not behind because you are learning. You are building a system that can carry you forward.”

Educational use only. This guide is not financial, legal, tax, or credit advice. Consider speaking with a qualified professional for decisions specific to your situation.