

# Creating a Budget

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Now it's time to put your spreadsheet skills to use by creating a personal budget. A [budget](#) is a plan that outlines income and expenses over time, and it's essential for managing your money and reaching your financial goals. It should include categories for income, fixed expenses (like rent or phone payments), variable expenses (like groceries and entertainment), and savings. If you haven't ever made one, this is a great opportunity to start. Use functions, formulas, cell formatting, charts, and other features to make it helpful and easy to use.

This assignment doesn't come with strict instructions, but it's an opportunity for you to demonstrate what you've learned. The end result will be a fully functional budget that you can actually use to keep track of your money. That's a win-win! For more advice on creating a good budget spreadsheet, check out [this video](#). Reach out for help or feedback if you need to.

When you're done, share your budget with the tech coach at [hayden@neurodevmentoring.com](mailto:hayden@neurodevmentoring.com).

# Spreadsheet Template

Here's an example for reference:

Disposable Income		-	Monthly Expenses		=	Spending Money	
Paycheck 1	\$1,999		<b>Fixed</b>			Leftover	\$1,812
Paycheck 2	\$1,999		Rent	\$999			
Bonus	\$100		Car Payment	\$99			
Total	\$4,098		Utilities	\$99			
			Auto & Home Insurance	\$99			
			Internet	\$99			
			Phone plan	\$99			
			Savings - Home	\$99			
			Savings - Vacation	\$99			
			<b>Variable (best guess)</b>				
			Gas	\$99	← Use credit card for this stuff		
			Groceries	\$99			
			Eating Out	\$99			
			Credit card budget	\$297	← Don't let credit card balance get higher than this		
			Total Expenses	\$2,286			