

How to Make a Personal Budget

Step 2:

Calculate
your income

Step 1:

Gather all financial
statements

Step 3:

Create a list of
Monthly Expenses

Step 6:

Make adjustments
to expenses

Step 5:

Total your monthly
income and expenses

Step 4:

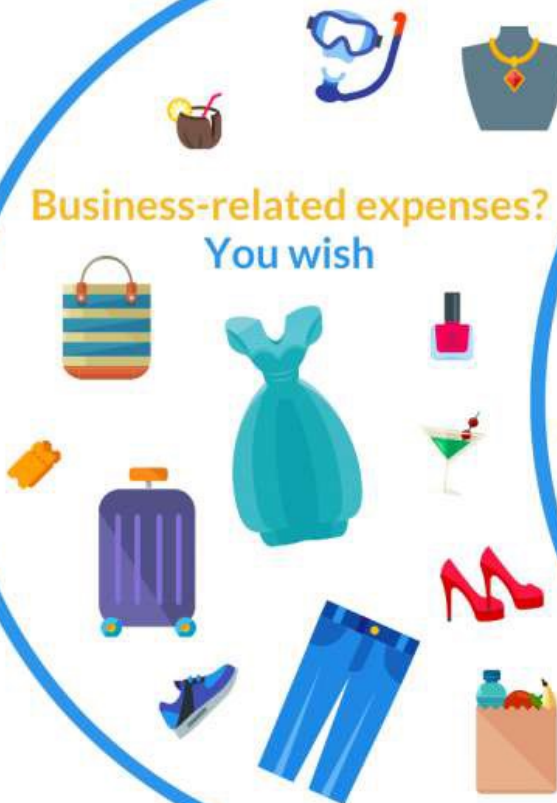
Determine fixed and
variable expenses

**Comingling
Expenses**

and why you should

**Avoid
It!**

**Business-related expenses?
You wish**



**Reasonable
shared business
expenses**



**Obvious business
expenses**



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