

# EZ Budget

say **goodbye** to old-  
school budgets and  
**reduce financial stress**

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# The EZ Budget

## How This Works

Here's the deal: Traditional budgets don't work because 90% of us don't have the *desire* to track every penny spent in a dozen categories nor the *resolve* to say "You know what guys? I'm over-budget on going out, I'm staying home Friday night."

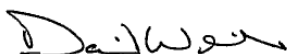
Here's the fix:

- Track your spending automatically
- Know your Nut—your fixed monthly expenses plus savings
- Put these bills and transfers on autopilot
- Spend the rest without worry

The worksheet on the next page will help you calculate your Nut; the fixed amount of expenses you need to meet every month plus what you want to save. What's left, you can spend without worry.

*Note that if there's not enough left to spend, you need to look at **big ways** you can either reduce your Nut or [earn more money](#).*

Questions or suggestions? Hit me at [david@moneyunder30.com](mailto:david@moneyunder30.com).



## Your Monthly Nut

<b>1. Housing</b>	\$
Rent or mortgage including taxes and insurance.	
<b>2. Debt</b>	\$
Include student loans, auto loans, and the <u>minimum</u> monthly payments on all credit cards.	
<b>3. Other</b>	\$
E.g., car or health insurance premiums, child care, or utilities with <u>fixed</u> monthly payments.	
<b>4. Savings</b>	\$
<ul style="list-style-type: none"> <li>• Cash for emergencies and short-term goals</li> <li>• Investments for retirement and long-term goals</li> <li>• Extra loan/credit card payments for accelerated debt payoff</li> </ul>	
<b>5. Total Nut</b>	\$

## Your Spending Allowance

<b>6. Monthly Take-home Pay</b>	\$
<b>7. Monthly Take-home Pay – Nut (6 - 5)</b>	\$
<b>8. Your Monthly Spending Allowance</b>	\$