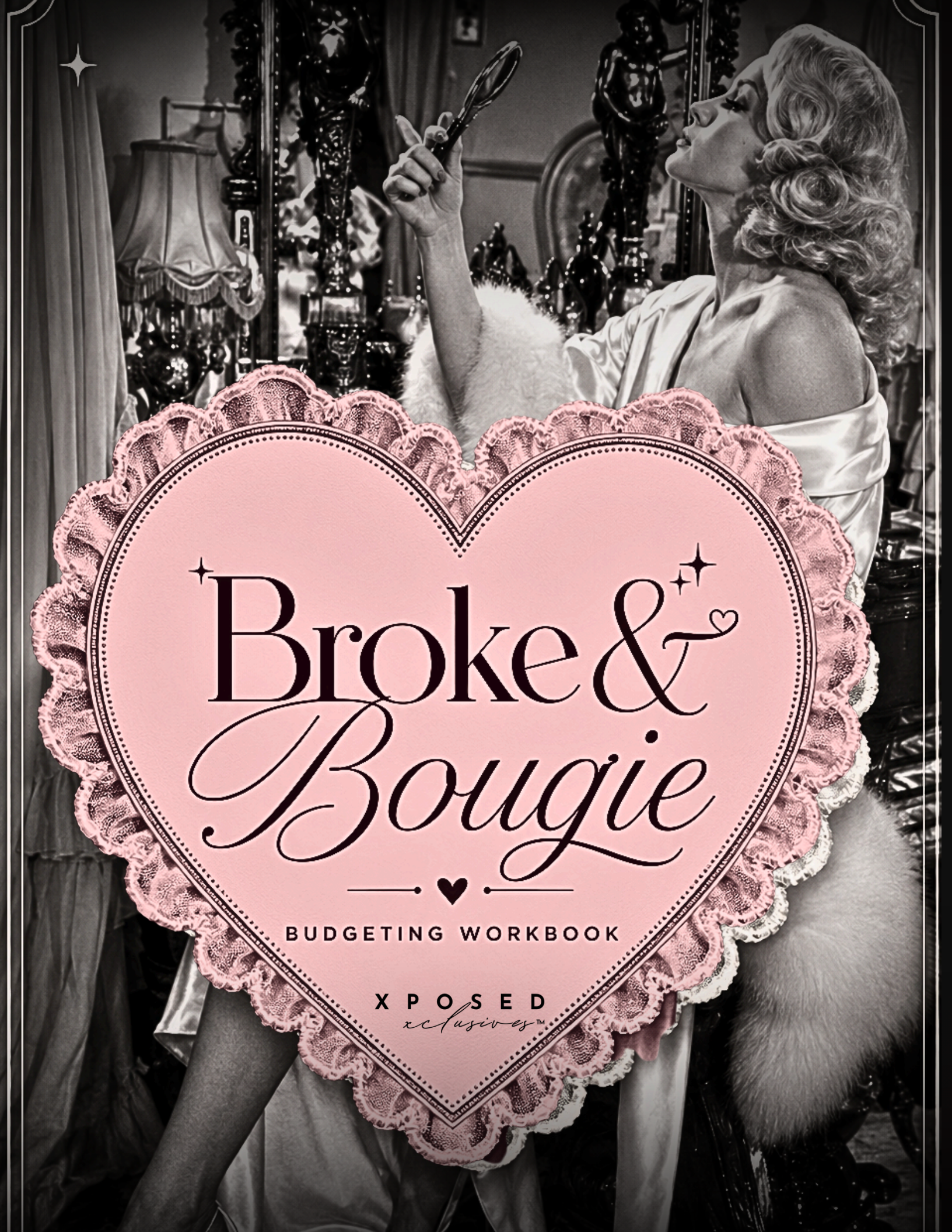




Broke & Bougie

— ♥ —
BUDGETING WORKBOOK

X P O S E D
xclusives™

Budget creator

MONTHLY

SPENDING PLAN & TRACKER

MONTH: _____

YEAR: _____



INCOME

Cash coming in

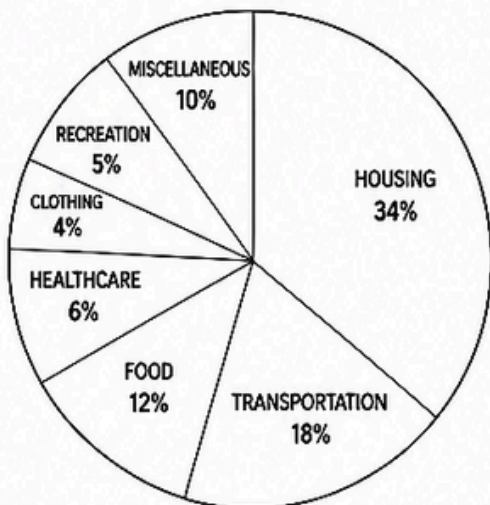
ACTUAL AMOUNT

PAYCHECK	\$
BONUS	\$
TIPS	\$
SCHOLARSHIP	\$
STUDENT LOAN	\$
ALIMONY	\$
OTHER	\$
SUBTOTAL	\$

NOTE: Estimate income taxes if not already deducted from above.

TOTAL INCOME \$

INCOME BREAKDOWN



EXPENSES

Cash going out

ESTIMATE

ACTUAL AMOUNT

HOUSING

Rent/Mortgage	\$	\$
Utilities	\$	\$
Insurance/Property Tax	\$	\$
Home Repairs/Renovations	\$	\$
Internet	\$	\$

TRANSPORTATION

Car Payment	\$	\$
Gas	\$	\$
Insurance	\$	\$
Maintenance	\$	\$
Public transportation	\$	\$

FOOD

Groceries	\$	\$
Restaurants	\$	\$

PERSONAL

Clothing	\$	\$
Entertainment/Recreation	\$	\$
Cell Phone	\$	\$
Medical/Healthcare	\$	\$
Charity/Tithes	\$	\$

DEBT

Student Loan Payments	\$	\$
Credit Card Fees	\$	\$

SAVINGS

Savings (401K, IRA, other)	\$	\$
----------------------------------	----	----

TOTAL EXPENSES \$

FINANCIAL GOAL THIS MONTH: _____

TOP PRIORITY EXPENSE: _____

SAVINGS GOAL: _____

NOTES: _____

TOTAL INCOME \$

TOTAL EXPENSES \$

DIFFERENCE (INCOME - EXPENSES) \$

SAVINGS ADDED \$

REMAINING BALANCE \$

Financial triage

1. CURRENT FINANCIAL SNAPSHOT

Cash On Hand: \$ _____

Bank Balance: \$ _____

CashApp / Venmo / PayPal: \$ _____

TOTAL AVAILABLE NOW: \$ _____

2. FINANCIAL DAMAGE ASSESSMENT

Power Bill Restoration: \$ _____

Processing Fees: \$ _____

Current Rent Needed: \$ _____

Gas Money Needed: \$ _____

Other Urgent Bills: \$ _____

TOTAL FINANCIAL DAMAGE: \$ _____

3. SURVIVAL PRIORITY CHECKLIST

- ☐ Restore power
- ☐ Keep phone active
- ☐ Secure transportation
- ☐ Figure out rent gap
- ☐ Avoid emotional shutdown
- ☐ Find fast income opportunities
- ☐ Eat / Stay hydrated
- ☐ Stay safe

4. INCOME PLAN (FASTEST OPTIONS)

METHOD / SOURCE	EST. TIME	EST. INCOME	ACTION STEP
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	

5. EXPENSE CUTTING PLAN

EXPENSE	CUT / REDUCE?	AMOUNT SAVED
		\$ _____
		\$ _____
		\$ _____
TOTAL SAVED:		\$ _____

6. PLAN OF ATTACK (TODAY)

TOP 3 PRIORITIES:

1. _____
2. _____
3. _____

TODAY'S MONEY GOAL:

\$ _____

DEADLINE / TARGET DATE:

7. ASSETS & INVENTORY (CASH POTENTIAL)

ITEM	EST. VALUE	SELL / KEEP / TRADE
	\$ _____	
	\$ _____	
	\$ _____	

8. END OF DAY ACCOUNTING

Total Made Today: \$ _____

Total Spent Today: \$ _____

NET TODAY: \$ _____

9. MENTAL & EMOTIONAL CHECK-IN

Mental State Today: ☐ Overwhelmed ☐ Stressed ☐ Motivated ☐ Okay

Energy Level: ☐ Low ☐ Medium ☐ High

Reminder to Self:

What Worked Today:

What Didn't Work:

Tomorrow I Will Do:

Broke & Bougie budgeting

DUE DATE	PAID	BILL NAME / DESCRIPTION	BUDGETED AMOUNT	ACTUAL AMOUNT
___/___	☐	 Mortgage / Rent	\$ _____	\$ _____
___/___	☐	 Electricity / Gas	\$ _____	\$ _____
___/___	☐	 Water / Garbage	\$ _____	\$ _____
___/___	☐	 Vehicle Payment	\$ _____	\$ _____
___/___	☐	 Vehicle Insurance	\$ _____	\$ _____
___/___	☐	 Gas / Transportation	\$ _____	\$ _____
___/___	☐	 Groceries	\$ _____	\$ _____
___/___	☐	 Entertainment	\$ _____	\$ _____
___/___	☐	 Telephone	\$ _____	\$ _____
___/___	☐	 Cable / Internet	\$ _____	\$ _____
___/___	☐	 Credit Card	\$ _____	\$ _____
___/___	☐	 Loan Payment	\$ _____	\$ _____
___/___	☐	 Pet	\$ _____	\$ _____
___/___	☐	 Personal	\$ _____	\$ _____
___/___	☐	 Medical	\$ _____	\$ _____
___/___	☐	_____	\$ _____	\$ _____
___/___	☐	_____	\$ _____	\$ _____
TOTAL			\$ _____	\$ _____

CHECKING

STARTING BALANCE:

\$ _____

ENDING BALANCE:

\$ _____

SAVINGS

STARTING BALANCE:

\$ _____

ENDING BALANCE:

\$ _____

SAVINGS GOALS

GOAL DATE	GOAL NAME / DESCRIPTION	GOAL AMOUNT	GOAL PROGRESS

ACTUAL SAVED TO DATE: \$ _____ GOAL BALANCE: \$ _____

GOAL DATE	GOAL NAME / DESCRIPTION	GOAL AMOUNT	GOAL PROGRESS

ACTUAL SAVED TO DATE: \$ _____ GOAL BALANCE: \$ _____

GOAL DATE	GOAL NAME / DESCRIPTION	GOAL AMOUNT	GOAL PROGRESS

ACTUAL SAVED TO DATE: \$ _____ GOAL BALANCE: \$ _____

✦ NOTES ✦

INCOME: \$ _____

EXTRA INCOME: \$ _____

SAVINGS: \$ _____

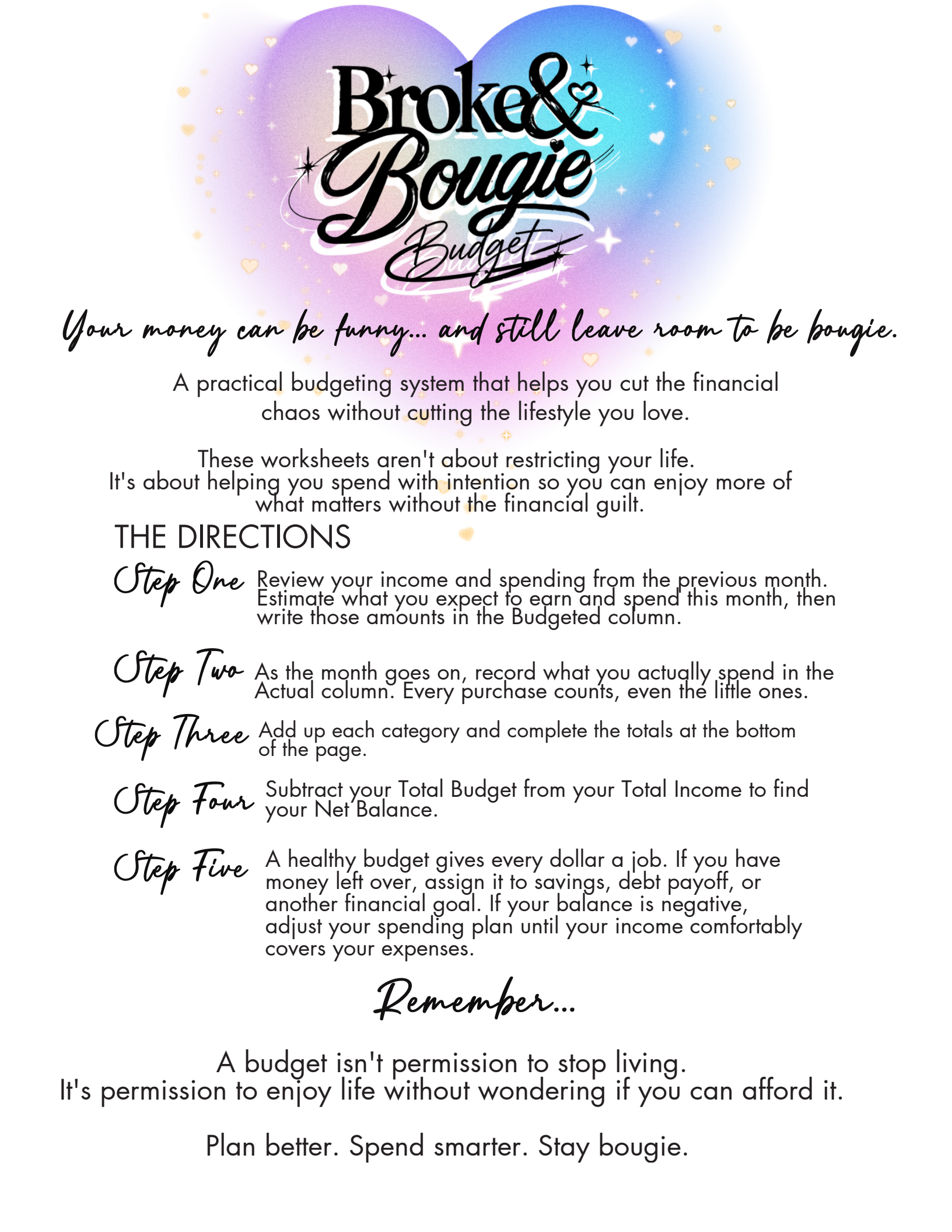
DEBT PAYOFF: \$ _____

INVESTMENT: \$ _____

EMERGENCY: \$ _____



Broke & Bougie
Budget



Broke & Bougie Budget

Your money can be funny... and still leave room to be bougie.

A practical budgeting system that helps you cut the financial chaos without cutting the lifestyle you love.

These worksheets aren't about restricting your life. It's about helping you spend with intention so you can enjoy more of what matters without the financial guilt.

THE DIRECTIONS

Step One Review your income and spending from the previous month. Estimate what you expect to earn and spend this month, then write those amounts in the Budgeted column.

Step Two As the month goes on, record what you actually spend in the Actual column. Every purchase counts, even the little ones.

Step Three Add up each category and complete the totals at the bottom of the page.

Step Four Subtract your Total Budget from your Total Income to find your Net Balance.

Step Five A healthy budget gives every dollar a job. If you have money left over, assign it to savings, debt payoff, or another financial goal. If your balance is negative, adjust your spending plan until your income comfortably covers your expenses.

Remember...

A budget isn't permission to stop living.
It's permission to enjoy life without wondering if you can afford it.

Plan better. Spend smarter. Stay bougie.

Broke & Bougie Budget

BUDGETED ITEM	BUDGETED AMOUNT	AMOUNT SPENT
<i>savings</i>		
Emergency Fund		
Retirement Fund		
College Fund		
<i>housing</i>		
Mortgage/Rent		
Maintenance		
Insurance (Home or Renters)		
Property Tax (City or State)		
HOA Fees		
<i>utilities</i>		
Electric/Power		
Water		
Sewer/Trash		
Gas/Propane		
Cable		
Home Internet		
Cell phone		
Landline		
<i>food</i>		
Groceries		
Fast Food		
<i>transportation</i>		
Car Payment		
Car Insurance		
Gas		
Routine Maintenance		
Repairs/Cleaning		
<i>clothing</i>		
Adult Allowance		
Child Allowance		
Laundry/Dryclean		

BUDGETED ITEM	BUDGETED AMOUNT	AMOUNT SPENT
<i>health</i>		
Insurance		
Doctor Visits		
Specialists		
Dentist		
Prescriptions		
Eye Doctor		
<i>add-ons</i>		
Child Care		
Household Paper Products		
Household Cleaning Products		
Health&Hygiene Products		
Education/Tuition		
School Related Expenses		
Subscriptions		
Self Care		
Coffee Runs		
Online Shopping		
Beauty Services		
<i>recreation</i>		
Entertainment		
Vacation		
<i>additional debts</i>		
Credit Card		
Credit Card		
Loan		
Taxes		

TOTAL INCOME

\$

TOTAL BUDGET

\$

NET BALANCE

\$

(SHOULD BE ZERO)



Broke & Bougie Budget

Your money can be funny... and still leave room to be bougie.

A practical budgeting system that helps you cut the financial chaos without cutting the lifestyle you love.

HOW TO USE THIS MONTHLY BUDGET SPREAD

This two page budget spread helps you see where your money comes from, where it goes, and where you can make adjustments without sacrificing the things you enjoy.

Page One

Record all sources of income under Income and enter both your planned (Budget) and actual (Actual) amounts.

Next, list your Recurring Expenses.

These are bills you expect every month, like rent, utilities, insurance, subscriptions, and childcare.

Estimate what you plan to spend, then update each amount as bills are paid

Page Two

Start with your Debts. Include minimum payments for credit cards, loans, collections, or any other outstanding balances.

Next, fill in your Adjustable Expenses.

These are the flexible categories you have the most control over, such as groceries, dining out, entertainment, shopping, beauty, hobbies, gifts, travel, and other lifestyle spending.

Once everything is entered, total each section and compare your Budget to your Actual spending.

Money Check In

If you spent less than planned, celebrate it. Put the difference toward savings, debt payoff, or your next goal.

If you spent more than planned, don't beat yourself up.

Look for patterns, make small adjustments, and use what you learned to create a stronger budget next month.

Your money can be funny... and still leave room to be bougie.



BUDGETING REFERENCE SHEET

Use this page whenever you're unsure where an expense belongs while filling out your budget.

Think of it as your budgeting cheat sheet.

Income

- Regular Wages
- Overtime
- Side Hustle
- Freelance
- Child Support
- Alimony
- Government Benefits
- Social Security
- Disability
- Pension
- Tax Refund
- Cash Gifts
- Cashback Rewards
- Other Income

Depts

- Credit Card 1
- Credit Card 2
- Auto Loan
- Personal Loan
- Student Loan
- Medical Bills
- IRS Payment Plan
- Collections
- Buy Now Pay Later
- Furniture Financing
- Payday Loan
- Family Loan

Adjustable

- Groceries
- Fast Food
- Restaurants
- Coffee Runs
- Snacks
- Gas
- Uber or Lyft
- Public Transportation
- Clothing
- Shoes
- Hair
- Nails
- Skincare
- Makeup
- Household Supplies
- Cleaning Supplies
- Laundry
- Pet Food
- Pet Supplies
- School Supplies
- Kids Activities
- Entertainment
- Hobbies
- Books
- Gifts
- Holidays
- Vacation Fund
- Date Nights
- Alcohol
- Smoking or Vaping
- Lottery Tickets
- Amazon
- Temu
- TikTok Shop
- Miscellaneous

Recurring

- Electric
- Water
- Sewer
- Trash
- Natural Gas
- Rent
- Mortgage
- HOA Fees
- Renters Insurance
- Homeowners Insurance
- Car Insurance
- Health Insurance
- Life Insurance
- Internet
- Cell Phone
- Home Phone
- Childcare
- Gym Membership
- Streaming Services
- Cloud Storage
- Music Subscription
- Pet Insurance
- Storage Unit



INCOME

	BUDGET	ACTUAL
REGULAR WAGES		
TOTAL		

RECURRING EXPENSES

	BUDGET	ACTUAL
RENT		
WATER		
ELECTRIC		
SEWER/TRASH		
GAS		
CELL PHONE/HOME/INTERNET		
INSURANCE- HOME/RENT		
INSURANCE - CAR		
SUBSCRIPTIONS		
TOTAL		

DEBTS

[illegible]

A large, light pink heart with a dark pink lace-like border. The heart is centered on a white background.

Broke & Bougie

budgeting workbook

THE BLANK PRINTABLES
(TO PRINT OUT & WRITE IN)



	BUDGET	ACTUAL
TOTAL		

[illegible]

DEBTS

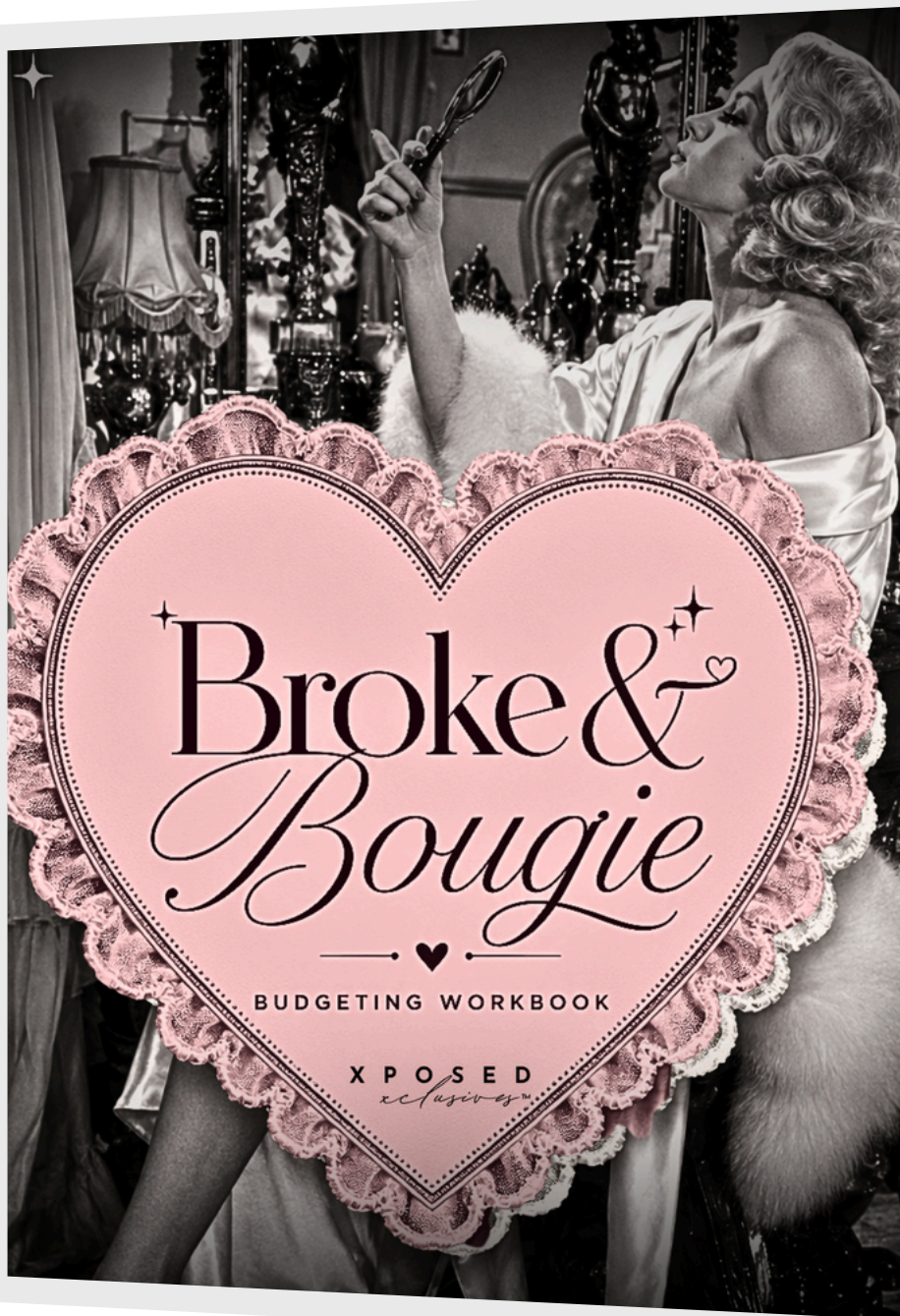
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BUDGETED ITEM	BUDGETED AMOUNT	AMOUNT SPENT
savings		
housing		
utilities		
food		
transportation		
clothing		

BUDGETED ITEM	BUDGETED AMOUNT	AMOUNT SPENT
health		
add-ons		
recreation		
additional debts		

TOTAL INCOME	\$
TOTAL BUDGET	\$
NET BALANCE	\$
	(SHOULD BE ZERO)



Broke & Bougie

BUDGETING WORKBOOK

XPOSED
exclusives

There's more where that came from.



**FOLLOW FOR
MORE!**

The
Creator
Behind

TIKTOK

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