

I'm not robot!





Home budget worksheet

JANUARY 2014	allocated	actual	accumulated	notes
INCOME 1				
INCOME 2				
TOTAL INCOME				
TOTAL ALLOCATED				
<b>CHECKING ACCOUNT</b>				
Rent/Mortgage 1st				Wish List
Water/Sewer 4th				1
Cell 11th				2
Electricity 11th				3
Internet 15th				
College Savings 22nd				
Roth IRAs 22nd				
Car Fuel				
Debt 1				
Debt 2				
Debt 3				
<b>CASH</b>				
Grocery/home				Wish List
Restaurants				1
Family blow				2
Adult blow				3
Clothing/shoes				
Cosmetics/hair care				
Gifts/postage				
<b>Health Savings Account</b>				
<b>SAVINGS ACCOUNT</b>				
Emergency Fund				
Vacation				
Car repairs/tires				
Boys' activities (semi annually; goal 1)				
Disability insurance (feb; goal 1)				
CPA (mar; goal 1)				
Licenses/taxes (Apr/Oct; goal 1)				
Identity insurance (July; goal 1)				
Ring insurance (Nov; goal 1)				
Vehicle insurance (Nov; goal 1)				
Life insurance (Dec/Mar; goal 1)				
Christmas (Dec; goal 1)				
Child 1 Savings				
Child 2 Savings				

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Child 1 Savings				
Child 2 Savings				



Total Income		\$	-	\$	-	\$	-
<b>Expenses</b>							
<b>Fixed Costs</b>							
Mortgage / Rent Expense				\$	-		
Car / Lease Payment(s)					-		
Loan Payment(s)					-		
Insurance - Car					-		
Insurance - Homeowner's					-		
Insurance - Life					-		
Charitable Contributions					-		
Childcare					-		
<Other Fixed Cost>					-		
<Other Fixed Cost>					-		
Total Semi Variable Co		\$	-	\$	-		
<b>Highly Variable Costs</b>							
Entertainment				\$	-		

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Capture your best moments with our premium photo album templates. **DOWNLOAD THE TEMPLATES NOW.** Capture your best moments with our premium photo album templates. **DOWNLOAD THE TEMPLATES NOW.** Tracking monthly expenses in a budget spreadsheet or template can make managing your money a little easier. The five budgeting tools below are among our favorites. Wherever you find a budget spreadsheet or template, be careful when downloading it. Checking online reviews and downloading budget templates from only websites you trust will help you avoid phishing viruses. How it works: The Federal Trade Commission offers a website to educate consumers about money, including how to budget. To get started, consult its "Make a Budget" worksheet. Download the PDF and fill in the fields to see whether you're making more than you spend or spending more than you make. What we like: Numbers and formulas can make budgeting a turnoff, but this simple worksheet is the furthest thing from intimidating. It's a great jumping-off point if you've never budgeted before. Where to get it: On Consumer.gov, download the PDF from the "Toolbox" tab. How it works: Use this online form to input your monthly income and expenses. With that information, the worksheet shows how your finances compare with the 50/30/20 budget breakdown, which recommends that 50% of your income goes toward needs, 30% toward wants and 20% toward savings and debt repayment. You can also download these worksheets in Excel. What we like: This thorough worksheet prompts you to consider a wide range of expenses — from life insurance premiums to travel expenses to credit card payments — so you don't miss anything. You can also see worksheets specific to your situation, whether you're a college student, parent, homeowner, senior or none of those. Where to get it: Find it on NerdWallet, of course: budget worksheet. How it works: Maintaining a spreadsheet requires discipline, and creating a spreadsheet from scratch takes time. Save yourself the hassle of setting up rows, columns and formulas by using a pre-made Excel template from Office. Templates include a household expense budget, holiday budget planner and event budget. What we like: There's a template for just about every budget situation, from simple to complex. Access Excel online and collaborate with others in the same document at the same time. Where to get it: Visit templates.office.com and click "Budgets" to find an Excel file to download. Or sign in to Microsoft and edit in your desktop browser. How it works: In addition to Mint's well-known app, the money manager offers budget templates, too. Choose your desired budget, then use the pre-made format to guide your categorization of spending. What we like: There are demographic-specific options that fit a variety of life stages. Students will benefit from the college template, while parents of young kids will appreciate the day care template. Where to get it: Download an Excel file from Mint. Researching budget spreadsheets and templates is already a solid start in managing your money. If the tools above aren't a good fit, you've got other options. Try an app that tracks and categorizes your spending. Check out the best budget apps for 2021. For an idea of how much of your monthly income to spend and save, try our budget calculator. Want to go offline, read one of these expert-recommended budgeting books. Want nerdy knowledge that's personalized to your money? Bring all your money into one view, and get tailored insights to make the most of it. Learn more. Looking for a budgeting template to take control of your finances? You're in the right spot! In this post, we'll walk you through how to utilize both the simple and detailed budgeting templates. Simple Budget Template (XLSX) Detailed Budget Template (XLSX) If you're a fan of automation, you can also set up the exact same budget and automatically track your finances over time using the Mint app. The categories used within the budgeting templates match those you'll find in the Mint app, so it's easy to transition over if and when you're ready to automate your budget. There are three core budgeting methods we'll review in the post: A Simple Budget Template: Learn how to use this template that uses the same categories as the Mint app without going into detail. A Detailed Budget Template: Learn how to use this template that uses the same categories as the Mint app, plus all the details. The Mint Mobile app: Learn how to automate the budget set up process you'd complete with the templates in the app instead. Budgeting Using a Simple Budget Template Our simple budget template uses categories for your income and expenses, which you can use to track how much money is coming in and going out each month. In the template, you will find an: "Income Input" tab "Expense Input" tab "Budget Summary" tab To start, you'll need to click the "Download" button to download our simple monthly budget template, then open it with Microsoft Excel or Google Sheets. Here's what to do next. Step 1: Start by clicking on the "Income Input" tab at the bottom of the spreadsheet. Here you'll see the full list of income categories. This includes various income sources such as your regular paycheck, earnings from investments, bonuses, and more. You'll need to fill out both the "ESTIMATED" and "ACTUAL" columns. Filling these columns out will automatically complete the "DIFFERENCE" column and show you your total income. Step 2: Next, you'll need to click on the "Expense Input" tab at the bottom of the sheet. This tab is just to the right of the "Income Input" tab, and clicking it should bring up a list of expense categories including bills, transportation, entertainment, child-raising expenses, and more. Step 3: Go through each category and fill out the "ESTIMATED" and "ACTUAL" sections. Again, the "DIFFERENCE" column will automatically populate. Step 4: Once you've added all your expenses, click on the "Budget Summary" tab to the right of the "Expense Input" tab. Step 5: Your "Budget Summary" will automatically generate results based on the income and expenses you added to the budget worksheet. Here you'll see a breakdown of your spending by category, your income versus your expenses, and more. Simple Budget Template (XLSX) Benefits Designed for budgeting beginners: This simple budget template is easy to use for beginners who don't know where to start with their budget. Saves time: The framework is already set up for you, so it can be a good time-saving tool. Easily keep tabs on your budget: It's easier to keep track of your budget when you use an organized worksheet like this one. Insight into your finances: While this template is simple, it can help you get a high-level view of where you're spending and where you might need to cut back. Drawbacks: Manual process: Unlike with the Mint app, you have to manually input all of your numbers each month. Minimal detail: This template doesn't go into as much detail as other templates or budget tracking tools. Fewer actionable insights: With the template, you can see basics about your spending habits. However, it doesn't give you recommendations and actionable insights like the app. Budgeting Using a Detailed Budget Template Our detailed budget template allows you to track your spending more granularly. The steps for using the detailed budget template are the same as the simple budget template, but you'll have a lot more inputs. Get started by clicking the "Download" button, then opening the budget template with Microsoft Excel or Google Sheets. Step 1: First, open the "Income Inputs" tab, which you'll find at the bottom left-hand side of the spreadsheet. Fill out the "ESTIMATED" and "ACTUAL" columns with your income from your paycheck, bonuses, and other sources. Step 2: Once you've input all your income sources, click on the "Expense Inputs" tab at the bottom of the spreadsheet. It should be to the right of the "Income Inputs" tab. Step 3: Now it's time to add your expenses to the sheet, so fill out the "ESTIMATED" and "ACTUAL" columns. You'll notice that the expense categories are broken down into much greater detail, allowing you to be very specific about how you're spending. The "DIFFERENCE" column will be calculated automatically. Step 4: Once you've added your income and expenses, you can click on the "Budget Summary" tab, which is located to the right of the "Expense Inputs" tab. Step 5: The "Budget Summary" tab will automatically populate based on your income and expense inputs, so you can see a detailed picture of your budget. This includes specific spending and income categories, charts and graphs, and more. Detailed Budget Template (XLSX) Benefits More detail than the simple budget template. The detailed budget template allows you to break down your expenses further, for a better understanding of your spending habits. Drawbacks Requires manual sheet management. With the detailed budget template, you still have to go into the worksheet every month and input all the information yourself. Doesn't give you recommendations. The Mint app can analyze your spending and give personalized insights and recommendations. Budgeting Using the Mint Mobile App Budget trackers like the Mint mobile app are becoming an increasingly popular way to budget because they're simple and convenient. While a budget sheet can be an effective budgeting tool, Mint can save you time and give you detailed reports, including reports that break down your net worth over time. Here's how to use the Mint app for budgeting: Mint makes it easy with automated monthly budgeting. Step 1: Sign Up for the Mint App The first thing you need to do is visit Mint.com or download the app to sign up. Enter an email, phone number, and password. You can share your location for a more personalized experience. Step 2: Link Your Accounts Now it's time to link your accounts so you can track your money. Simply choose the type of card or account you want to link, then follow the instructions to link your account with Mint. Repeat this process for all the cards and accounts you want to link. Step 3: Choose Your Categories Once you've linked your accounts, click "Budgets" at the top of the page. Here, you'll notice categories Mint has created to help track and categorize your spending. You can click "Create a Budget" to add the categories you want. Here's a quick overview of adding and editing categories in Mint: Step 4: Add Your Income Your income is the foundation of your budget, so we recommend starting by adding your income. You can click the "Choose a Category" dropdown menu and select "Income". When you add a source of income, you'll need to include: The source of the income How often you receive the payment How much the payment will be for Step 5: Add Your Expenses Now that everything is set up, add your personal expenses. This could be a credit card you're paying off or a monthly contribution to your savings or retirement account. Once again, you'll click "Choose a Category" and select the category the expense should be listed under. When you add an expense, you should: Select the frequency (monthly, one-time, etc.) Input the amount Check out this quick video for more on how to edit categories: Step 6: Confirm That Everything Is Correct Once you're finished setting everything up, double check to make sure you didn't make any mistakes when adding your income and expenses to Mint. To do this, you should check what you've entered into the app with the corresponding documentation. For example, compare your utility bill to what you've entered in Mint—repeat for all your expenses. Then do the same with all your income sources, for example, checking your pay stub and ensuring your income entry in Mint matches that number. If any expenses are categorized incorrectly, you can update the categories so they're a better fit. Items categorized as "Everything Else" are things Mint doesn't know how to categorize, so you may want to add custom categories for these expenses. It's really as easy as that to get started with your automated monthly budget! Budgeting worksheets and apps like Mint are useful tools to help you monitor your spending and budget to build a better financial future. Get started with Mint for free today to take control of your finances.



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