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# Budget spreadsheet template uk

Simplify the complex with data types in Excel. DOWNLOAD THE TEMPLATES NOW. Track your business finances with a budget template spreadsheet or graph If you're looking for a budget template to keep track of your personal or business finances, then look no further. A budget spreadsheet template will help you monitor your expenses with accuracy. There are budget templates available for a variety of uses, covering budgets for your household, wedding, business, events, and college. A family budgeting template can track monthly income, expenses, and cash flow and present the information visually. Alternatively, you can use a household budget template in Excel. This template for a budget indicates estimated versus actual costs for individual items and automatically calculates the difference. Event budgeting templates itemise expenses, including costs for the venue, refreshments, entertainment and more, so you know where each penny goes. For general use, try a wheel budget template. One of the more visual budgeting templates, the budget wheel is a fun way to see where your money goes. Every Excel budget template incorporates spreadsheet functionality, graphs, and customisable styles. Download a free budget template so you'll always know your current financial standing. I've written lots of posts about how important it is to know exactly what your monthly budget because, let's face it, it's difficult to know where to save money if you don't know exactly where it's been spent isn't it? I first included a printable monthly budget planner on here not long after I started blogging and to this day, I can see that lots of you follow the link to my original version over on Google Docs every single day. The link for that is below if you'd prefer to print out the Google docs version but I've also made a prettier version which looks much better when you print it out and it's definitely my preferred option when I re-do my monthly budget! How to get your free monthly budget planner So if you want the pretty monthly budget planner version then just click here which will take you to the link to it. If you want the plain old boring version (-:-) then you can hit this link to go to Google Docs and get that one Once you've decided which version of the monthly budget planner to use, print it out and take some time to complete it making sure that you don't miss anything. It's well worth sitting down with your last three months worth of bank statements to make sure that you get it all down in black and white. Don't forget! If you miss things off then your monthly budget isn't going to be accurate which could cause problems if you're spending what you think you have available. Once you've completed the free monthly budget planner, have a look around the rest of the site for money saving tips! Don't miss out on future posts like this – receive updates directly to your inbox by email by adding your email address to the box on the top right of this page and hitting subscribe. You can also find me on BlogLovin, Yummly and Networked Blogs and I'd love to see you over on my Facebook page and on Instagram. 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. The Federal Trade Commission's budget worksheet 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. NerdWallet's budget worksheet 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. Microsoft Office budget templates 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. Google Drive budget spreadsheets How it works: Google Drive is a file storage service where users can create, upload and share files. Get 15GB of storage for free or upgrade if that's not enough. The Sheets app for Drive includes pre-made templates, such as an annual budget and monthly budget. What we like: You can bring your budget with you by logging in to your Google Drive account from your smartphone, tablet or computer. You can also share access to a household budget with other members of your family. Where to get it: Sign in at google.com/sheets, then browse the template gallery. Before you build a budget Track all your spending at a glance to understand your trends and spot opportunities to save money. Mint lifestyle templates 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. More ways to take charge of your budget 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. I feel like tracking your spending via a spreadsheet is a dying art, as we are moving towards smarter banking, and apps that do it all for us. I still believe that spreadsheets offer a level of personalisation you can't get anywhere else, and I enjoy keeping mine up to date manually. I feel like it makes me more aware of every penny I spend, rather than a summary being generated for me. That's maybe just me though! I thought I'd show you what I have now, on a "I'll show you mine and you show me yours" basis. here it is! thanks! Page 2 31 comments Following this recent thread on UKPF I have taken one of the spreadsheets that was shared by u/Strap and edited it to make it even more UKPF friendly. Features: Budgeting page where you can enter income and regular expenses Ability to enter custom irregular payments Ability to budget for multiple large purchases A recommended amount to set aside every month to cover irregular and one-off purchases Best practice recommendations for managing your monthly budget Ability to track Credit Card and/or debt repayments and model the benefits of over-payments Default settings that 'nudge' a user into best practice decisions Features it does not have: Overall finance/net worth models Help with mortgage repayment Tackling long-term savings or investments Accounting or tax returns You can make a copy of the template I am maintaining here: let me know of any mistakes or feature suggestions. EDIT 15/02/2020: Sheet for 2 separate incomes, I will not be maintaining this. EDIT 15/02/2020 14:30 Credit cards are now fixed - if you want to update your spreadsheet then either make another copy and transfer your numbers (easiest), copy and paste cells: credit card page D8 to DF, B14 to F14; Budget page B57 to B59. OR edit the cells as per this comment. N.B. I am not the original author of this spreadsheet, but I have made significant changes. The original author deserves credit - I suspect they are from the US - but despite efforts I cannot find them. From the wording and lack of Copyright or IP marks I suspect they intended it to be shared and edited freely. I am happy to give credit or take-down if asked. EDIT 06/10/2020 Thanks to some sleuthing by u/Delineate This the original author can be identified as u/Celesmeh who's most recent post can be found here Page 2 49 comments If you're struggling to make ends meet each month or you are only making your money stretch to next pay day by the skin of your teeth, then the chances are that you do not have a household budget, or if you do then it may need some work. Creating a household budget is the most precise way of getting a full picture of your finances. It will help you to work out how much income your household is bringing in each month and whether, as a household, you are spending more than you can afford to on luxury items. The planner will allow you to quickly identify where you need to make cuts to help you manage your money more effectively. Before you use our household budget planner for the first time, it makes sense to spend some time gathering together the documents you will need, such as pay slips, council tax bills, insurance policies and credit card bills. It is best to fill the budget planner in at the end of each calendar month. Read through the planner and think about what you've got planned for the month ahead; are there any events such as birthdays or Christmas happening this month which would mean that you need to budget differently from the previous month? How to use the budget planner 'Our household budget planner' is easy to use. Simply: Download and print off the household budget planner Fill in the appropriate boxes on the sheet and then work out the total for each section. Once you've filled in each of the steps, you can 'do the maths' by taking all of your total outgoings from your total income. You can work out your total outgoings by adding step 2+3+4+5+6. You are then left with your total remaining for the month. If you are left with a negative number, you may want to review your budget planner. [Click here to download Our Household Budget Planner] Embed our infographic using the code below:

Did you know that Google Sheets is one of the most popular tools for budgeting? That's because Google Sheets is incredibly flexible, powerful, and collaborative. And Google Sheets has thousands of different templates to help you make a budget. Even better, most Google Sheet budget templates are free. But with so many templates out there, it's hard to know where to begin. So we've curated a list of recommended templates below. Use the following templates to get started with budgeting in a spreadsheet, or as inspiration to build your own Google Sheet template. Please leave a comment if you'd like us to consider including a Google template you designed or enjoy using. Table of Contents Best Free Personal Monthly Budget Template for Google Sheets This Monthly Budget Spreadsheet is a free version of Tiller Money's Foundation Template for Google Sheets. It's an easy-to-use and easy-to-customize template with the following sheets: Monthly Budget View Yearly budget sheet to plan your year in one place Transactions sheet Categories sheet Balances sheet Insights sheet with personalized charts to help you better understand your financial trends Best Free Personal Monthly Budget Template for Google Sheets → Aspire Budgeting Template The popular Aspire budgeting template for Google Sheets allows you to track every category and every account at a glance to know where your dollars are and if you're on track for the month. This Google budget template has a devoted Reddit community and ample help docs. Aspire Budget Spreadsheet → Complete Budget & Receipt Tracker A Google form linked to the spreadsheet allows you to record and categorize transactions on the go, and add a receipt photo, tag, and description. These images will be saved to Drive and the link to the photos can be found next to the transactions. This template is robust and it's actually pretty easy and intuitive to use. It gives you the flexibility to use the Receipts form or not, and you could add your own features into the form or spreadsheet however you see fit. (Note: This spreadsheet won Tiller Money's spreadsheet builder's challenge.) Learn more here. Complete Budget & Receipt Tracker → Weekly Budget Worksheet by Smartsheet This template is designed to help you budget your expenses weekly, which is perfect for anyone paid on a weekly basis. Weekly Budget Worksheet by Smartsheet → (Also see the Bi-Weekly Budget Worksheet by Smartsheet, which is functionally identical to the previous one except that it is designed for bi-weekly budgeting.) Monthly Budget by Google Sheets Google Sheets' native monthly budget template is a user-friendly income and expense tracker. It also provides a dashboard that can be customized with your desired income and expenses by category so you can track your budget throughout the month. → Google Monthly Budget → 50/30/20 Simple Budget Calculator The popular 50/30/20 method of budgeting recommends you allocate 50% of your expected take-home income toward needs, 30% toward wants, and 20% toward savings and debt reduction. This super-simple budget calculator will quickly show you how much you can afford to spend and save with just a few clicks. 50/30/20 Budget Calculator → 50/30/20 Budget Spreadsheet This 50/30/20 budget is designed for Tiller Money's premium Foundation Template. However, it also works great with the free version of the Foundation Template (included in the link below). 50/30/20 Spreadsheet → Poor Man's Budgeting Spreadsheet This budget from Reddit is a simple template that uses your estimated income to figure a daily allowable spending amount. This template is popular, but it's also now five years old. Poor Man's Budgeting Spreadsheet → Budget Planner by 20 Something Finance This unique budget spreadsheet from 20 Something Finance breaks down income and expenses into regular and one-time transactions, making it easier to plan if your budget varies each month. Budget Planner by 20 Something Finance → Reddit Budget Spreadsheet with Google Form This unique spreadsheet uses a Google Form to automatically imports data into a Google spreadsheet budget. You can easily add expenses to the Google Form on-the-go by saving a shortcut to your phone so you don't have to bother with keeping receipts or logging into your bank account. Reddit Budget Spreadsheet with Google Form → The Budget that Helped a Family Save 60% of Income This "Epic Google Budget Template" that helped a family save \$6,000 more than planned. Haverland Budget via Penny Hoarder → Annual Budget by Google Sheets Google Sheets' native annual budget template provides a very simple overview of yearly income and expenses. It works best when used in conjunction with Sheets' monthly budget template. At the end of each month, simply transfer the totals for each category from the monthly budget template to the annual budget template to see a broader view of your finances. → Annual Budget by Google Sheets → Weekly Budget Template from Reddit On Reddit, the author writes "A while back, I created a weekly budget spreadsheet for myself. I found that the monthly ones didn't really meet my needs and I always felt like my budget wasn't amazingly accurate.. it has really helped me begin to get out of debt and save for emergencies." Weekly Budget Template for Google Sheets → Annual Budget by Keepify This minimalist annual budget figures out your income based on your income tax filing status and the current year's tax tables and then uses a very simple budget to plan the year's expenses. Annual Budget by Keepify → Budget and Transaction Tracker with Google Sheets Here's a transaction tracker with budget with clear instructions for modifying it or making your own from scratch. Budget and Transaction Tracker with Google Sheets → Personal Budget Planner This template is highly detailed with a monthly budget and daily expense tracker. Personal Budget Planner → Two-Person Simple Budget Planner This template is as simple as it gets. It doesn't track individual income and expenses; rather, it breaks your budget into the percentage spent on each budget category. This sheet is particularly useful for someone using the 50-30-20 method or someone looking to whittle down a specific budget category. Simple Budget Planner → Budget Template by Keepify This customizable budget tracker uses the 50-30-20 budgeting method to keep your expenses in check. Budget Template by Keepify → Household Budget Templates for Google Sheets This budget takes into account expenses unique to families. Household Budget Template by Smartsheet Free Student Budgets for Google Sheets This unique budget for college students has a cost estimator where you can outline your various expenses and decide what you can and cannot afford each month. College Student Budget by Smartsheet → Budget Management Sheet for Users Allergic to Spreadsheets Sheet for Users Allergic to Spreadsheets → RegPaq Google Budget Sheet This template is inspired by the concepts from the best-selling personal finance book "I Will Teach You to Be Rich." Read the post about how to use the spreadsheet here. Google Sheets Budget for Millennials → Ben Collins is a Google Sheets expert with a popular blog full of useful tips in Google spreadsheet tips. In the linked post, he shares techniques you can use for building your own budget templates, along with a link to his Credit Card tracker spreadsheet. Credit Card Tracker Template → Wedding Budget Spreadsheets Weddings are notoriously expensive, but they don't have to be, especially if you use this spreadsheet to plan each expense. 10 Best Wedding Budget and Planning Spreadsheets → Additional Spreadsheet Template Resources

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