| Starting Balance       |     |     |     |     |     |     |     |     |     |     |     |     |       |     |
|------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|-----|
|                        | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | ОСТ | NOV | DEC | Total | Avg |
| Total Income           | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |
| Total Expenses         | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |
| NET                    | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |
| Projected End Balance  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |       |     |
| INCOME                 | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | Total | Avg |
| Wages & Tips           |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Interest Income        |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Dividends              |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Gifts Received         |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Refunds/Reimbursements |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Transfer From Savings  |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Other                  |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Total INCOME           | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |
|                        |     |     |     |     |     |     |     |     |     |     |     |     |       |     |
| HOME EXPENSES          | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | Total | Avg |
| Mortgage/Rent          |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Home/Rental Insurance  |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Electricity            |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Gas/Oil                |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Water/Sewer/Trash      |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Phone                  |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Cable/Satellite        |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Internet               |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Furnishings/Appliances |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Lawn/Garden            |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Maintenance/Supplies   |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Improvements           |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Other                  |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Total HOME EXPENSES    | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |
|                        |     |     |     |     |     |     |     |     |     |     |     |     |       |     |
| TRANSPORTATION         | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | ОСТ | NOV | DEC | Total | Avg |
| Vehicle Payments       |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Auto Insurance         |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Fuel                   |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Bus/Taxi/Train Fare    |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Repairs                |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Registration/License   |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |

| Starting Balance  |              |                 |          |          |                 |       |          |          |          |                 |          |          |  |  |
|---|--------------|-----------------|----------|----------|-----------------|-------|----------|----------|----------|-----------------|----------|----------|--|--|
|   | JAN          | FEB             | MAR      | APR      | MAY             | JUN   | JUL      | AUG      | SEP      | ОСТ             | NOV      | DEC      | Total  | Avg  |
| Total Income  | 0            | 0               | 0        | 0        | 0               | 0     | 0        | 0        | 0        | 0               | 0        | 0        | 0  | 0  |
| Total Expenses  | 0            | 0               | 0        | 0        | 0               | 0     | 0        | 0        | 0        | 0               | 0        | 0        | 0  | 0  |
| NET   | 0            | 0               |          | 0        | 0               | 0     | 0        | 0        | 0        | 0               | 0        | 0        | 0  | 0  |
| Projected End Balance   | 0            | 0               | 0        | 0        | 0               | 0     | 0        | 0        | 0        | 0               | 0        | 0        | •  |  |
| Other   |              |                 |          |          |                 |       |          |          |          |                 |          |          | 0  | 0  |
| Total TRANSPORTATION  | 0            | 0               | 0        | 0        | 0               | 0     | 0        | 0        | 0        | 0               | 0        | 0        | 0  | 0  |
| HEALTH  | JAN          | FEB             | MAR      | APR      | MAY             | JUN   | JUL      | AUG      | SEP      | ОСТ             | NOV      | DEC      | Total  | Avg  |
| Health Insurance  |              |                 |          |          |                 |       |          |          |          |                 |          |          | 0  | 0  |
| Doctor/Dentist  |              |                 |          |          |                 |       |          |          |          |                 |          |          | 0  | 0  |
| Medicine/Drugs  |              |                 |          |          |                 |       |          |          |          |                 |          |          | 0  | 0  |
| Health Club Dues  |              |                 |          |          |                 |       |          |          |          |                 |          |          | 0  | 0  |
| Life Insurance  |              |                 |          |          |                 |       |          |          |          |                 |          |          | 0  | 0  |
| Veterinarian/Pet Care   |              |                 |          |          |                 |       |          |          |          |                 |          |          | 0  | 0  |
| Other   |              |                 |          |          |                 |       |          |          |          |                 |          |          | 0  | 0  |
| Total HEALTH  | 0            | 0               | 0        | 0        | 0               | 0     | 0        | 0        | 0        | 0               | 0        | 0        | 0  | 0  |
|   |              |                 |          |          |                 |       |          |          |          |                 |          |          |  |  |
| CHARITY/GIFTS   | JAN          | FEB             | MAR      | APR      | MAY             | JUN   | JUL      | AUG      | SEP      | ОСТ             | NOV      | DEC      | Total  | Avg  |
| Gifts Given   |              |                 |          |          |                 |       |          |          |          |                 |          |          | 0  | 0  |
| Charitable Donations  |              |                 |          |          |                 |       |          |          |          |                 |          |          | 0  | 0  |
| Religious Donations   |              |                 |          |          |                 |       |          |          |          |                 |          |          | 0  | 0  |
|   |              |                 |          |          |                 |       |          |          |          |                 |          |          | -  |  |
| Other   |              |                 |          |          |                 |       |          |          |          |                 |          |          | 0  | 0  |
| Other Total CHARITY/GIFTS   | 0            | 0               | 0        | 0        | 0               | 0     | 0        | 0        | 0        | 0               | 0        | 0        | -  |  |
| Total CHARITY/GIFTS   |              |                 | -        |          |                 | -     |          |          |          |                 |          |          | 0  | 0  |
| Total CHARITY/GIFTS  DAILY LIVING   | JAN          | 0<br><b>FEB</b> | 0<br>MAR | 0<br>APR | 0<br><b>MAY</b> | JUN   | 0<br>JUL | 0<br>AUG | 0<br>SEP | 0<br><b>OCT</b> | 0<br>NOV | 0<br>DEC | 0<br>0<br><b>Total</b>                               | 0<br>0<br><b>Avg</b>                           |
| Total CHARITY/GIFTS  DAILY LIVING  Groceries  |              |                 | -        |          |                 | -     |          |          |          |                 |          |          | 0  | 0  |
| Total CHARITY/GIFTS  DAILY LIVING  Groceries Personal Supplies  |              |                 | -        |          |                 | -     |          |          |          |                 |          |          | 0<br>0<br><b>Total</b>                               | 0<br>0<br><b>Avg</b><br>0                      |
| Total CHARITY/GIFTS  DAILY LIVING  Groceries  |              |                 | -        |          |                 | -     |          |          |          |                 |          |          | 0<br>0<br><b>Total</b><br>0                          | 0<br>0<br><b>Avg</b><br>0<br>0                 |
| Total CHARITY/GIFTS  DAILY LIVING Groceries Personal Supplies Clothing  |              |                 | -        |          |                 | -     |          |          |          |                 |          |          | 0<br>0<br><b>Total</b><br>0<br>0                     | 0<br>0<br><b>Avg</b><br>0<br>0                 |
| Total CHARITY/GIFTS  DAILY LIVING Groceries Personal Supplies Clothing Cleaning   |              |                 | -        |          |                 | -     |          |          |          |                 |          |          | 0<br>0<br>0<br><b>Total</b><br>0<br>0<br>0           | 0<br>0<br><b>Avg</b><br>0<br>0<br>0            |
| Total CHARITY/GIFTS  DAILY LIVING  Groceries Personal Supplies Clothing Cleaning Education/Lessons  |              |                 | -        |          |                 | -     |          |          |          |                 |          |          | 0<br>0<br>0<br><b>Total</b><br>0<br>0<br>0           | 0<br>0<br><b>Avg</b><br>0<br>0<br>0            |
| Total CHARITY/GIFTS  DAILY LIVING  Groceries Personal Supplies Clothing Cleaning Education/Lessons Dining/Eating Out  |              |                 | -        |          |                 | -     |          |          |          |                 |          |          | 0<br>0<br>0<br><b>Total</b><br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      |
| Total CHARITY/GIFTS  DAILY LIVING  Groceries Personal Supplies Clothing Cleaning Education/Lessons Dining/Eating Out Salon/Barber Pet Food Other                    | JAN          | FEB             | MAR      | APR      | MAY             | JUN   | JUL      | AUG      | SEP      | OCT             | NOV      | DEC      | Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0            | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      |
| Total CHARITY/GIFTS  DAILY LIVING  Groceries Personal Supplies Clothing Cleaning Education/Lessons Dining/Eating Out Salon/Barber Pet Food                          |              |                 | -        |          |                 | -     |          |          |          |                 |          |          | 0<br>0<br>0<br><b>Total</b><br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      |
| Total CHARITY/GIFTS  DAILY LIVING  Groceries Personal Supplies Clothing Cleaning Education/Lessons Dining/Eating Out Salon/Barber Pet Food Other Total DAILY LIVING | <b>JAN</b> 0 | FEB 0           | MAR      | APR 0    | <b>MAY</b> 0    | JUN 0 | JUL 0    | AUG      | SEP      | OCT             | NOV      | DEC      | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |
| Total CHARITY/GIFTS  DAILY LIVING  Groceries Personal Supplies Clothing Cleaning Education/Lessons Dining/Eating Out Salon/Barber Pet Food Other                    | JAN          | FEB             | MAR      | APR      | MAY             | JUN   | JUL      | AUG      | SEP      | OCT             | NOV      | DEC      | Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0            | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |

| Starting Balance       |     |     |       |     |       |     |     |     |     |     |     |     |       |     |
|------------------------|-----|-----|-------|-----|-------|-----|-----|-----|-----|-----|-----|-----|-------|-----|
|                        | JAN | FEB | MAR   | APR | MAY   | JUN | JUL | AUG | SEP | OCT | NOV | DEC | Total | Avg |
| Total Income           | 0   | 0   | 0     | 0   | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |
| Total Expenses         | 0   | 0   | 0     | 0   | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |
| NET                    | 0   | 0   | 0     | 0   | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |
| Projected End Balance  | 0   | 0   | 0     | 0   | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0   |       |     |
| Books                  |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Games                  |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Fun Stuff              |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Hobbies                |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Media                  |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Outdoor Recreation     |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Sports                 |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Toys/Gadgets           |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Vacation/Travel        |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Other                  |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Total ENTERTAINMENT    | 0   | 0   | 0     | 0   | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |
|                        |     |     |       |     |       |     |     |     |     |     |     |     |       | _   |
| SAVINGS                | JAN | FEB | MAR   | APR | MAY   | JUN | JUL | AUG | SEP | ОСТ | NOV | DEC | Total | Avg |
| Emergency Fund         |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Car Replacement        |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Retirement Fund        |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Investments            |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Education Fund         |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Other                  |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Total SAVINGS          | 0   | 0   | 0     | 0   | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |
|                        |     |     |       |     |       |     |     |     |     |     |     |     |       |     |
| OBLIGATIONS            | JAN | FEB | MAR   | APR | MAY   | JUN | JUL | AUG | SEP | ОСТ | NOV | DEC | Total | Avg |
| Student Loans          |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Credit Card Debt       |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Other Loans            |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Alimony/Child Support  |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Taxes                  |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| State/Local Taxes      |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Other                  |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
| Total OBLIGATIONS      | 0   | 0   | 0     | 0   | 0     | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |
| SUBSCRIPTIONS          | JAN | FEB | MAR   | APR | MAY   | JUN | JUL | AUG | SEP | ОСТ | NOV | DEC | Total | ۸۷۳ |
|                        | JAN | FED | IVIAR | APK | IVIAT | JUN | JUL | AUG | JEP | 001 | NOV | DEC |       | Avg |
| Newspaper<br>Magazines |     |     |       |     |       |     |     |     |     |     |     |     | 0     | 0   |
|                        |     |     |       |     |       |     |     |     |     |     |     |     | 0     |     |

| Starting Balance      |     |     |     |     |     |     |     |     |     |     |     |     |       |     |
|-----------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|-----|
|                       | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | Total | Avg |
| Total Income          | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |
| Total Expenses        | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |
| NET                   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |
| Projected End Balance | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |       |     |
| Dues/Memberships      |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Other                 |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Total SUBSCRIPTIONS   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |

| MISCELLANEOUS       | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | Total | Avg |
|---------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|-----|
| Bank Fees           |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Postage             |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Other               |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Other               |     |     |     |     |     |     |     |     |     |     |     |     | 0     | 0   |
| Total MISCELLANEOUS | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0     | 0   |

## **HELP**



https://www.vertex42.com/ExcelTemplates/personal-budget-spreadsheet.html

© 2010-2019 Vertex42 LLC

Intro This personal budget spreadsheet is meant to help you create a budget for

#### **Step 1: Define Budget Categories**

Each major category is a separate Excel Table. You can edit the sub-

To add a new sub-category to a table, right-click in the table and go to Insert

### **Step 2: Enter Your Beginning Balance**

Add the balances in your spending accounts (cash, checking) to come up

Can can start with a month other than January by editing the column labels.

#### **Step 3: Define Your Budget**

Using income and expense data from past receipts, balance statements,

### **Fixed Expenses**

For fixed expenses, such as rent or mortgage payments, enter the same

#### Variable Expenses

For variable expenses such as utility bills, groceries, and birthday gifts, you

#### **Add Cell Comments**

If you like this template, please revisit our web page and use our social sharing buttons.

Thank you!

click here to to revisit the template pag

Add cell comments as needed to help explain costs. For example, you might

### **Step 4: Analyze Your Projected End Balance**

If your projected end balance is increasing over time, you might consider

If your projected end balance drops below what you consider a comfortable

#### **Take the Next Step**

This worksheet is a simple way to create a monthly budget, but when you

## **Related Templates and Resources**

- ► Income and Expense Worksheet
- ► Money Management Template
- ► How to Make a Budget with a Spreadsheet
- ▶ 12 Principles of Personal Finance



By Vertex42.com

https://www.vertex42.com/ExcelTemplates/personal-budget-spreadsheet.html

#### © 2008-2019 Vertex42 LLC

This spreadsheet, including all worksheets and associated content is a

Do not submit copies or modifications of this template to any website

Please review the following license agreement to learn how you may or

### **License Agreement**

https://www.vertex42.com/licensing/EULA personaluse.html

Do not delete this worksheet