

Personal Budget Spreadsheet

Starting Balance

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

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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

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](#)

Personal Budget Spreadsheet



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