

MONTHLY BUDGET TRACKER

Your Complete Personal Finance Companion

Welcome!

Thank you for purchasing this budget tracker! This workbook is designed to help you take control of your finances with a clear, easy-to-follow system. Simply follow the steps below to get started.

How To Use This Workbook

> Step 1: Set Your Budget (Sheet: "Monthly Budget")

Go to the 'Monthly Budget' sheet and enter your budgeted amounts for each category. These are your spending targets for the month.

> Step 2: Log Transactions (Sheet: "Transactions")

Every time you spend or receive money, log it in the 'Transactions' sheet. Use the dropdown menus for Category and Payment Method to keep entries consistent.

> Step 3: Review Your Dashboard (Sheet: "Dashboard")

The 'Dashboard' sheet automatically calculates your totals, shows your spending vs. budget by category, and highlights areas where you're over or under budget.

> Step 4: Track Annual Progress (Sheet: "Annual Overview")

At the end of each month, the 'Annual Overview' sheet gives you a bird's-eye view of your spending patterns across the entire year.

Color-Coded Legend

Gree n	Under budget / Positive cash flow
Red	Over budget / Negative cash flow
Amb er	Approaching budget limit (within 10%)
Navy	Section headers and titles
Light Blue	Alternating row shading for readability

Budgeting Tips

1	Follow the 50/30/20 rule: 50% needs, 30% wants, 20% savings & debt repayment.
2	Log transactions daily -- even small purchases add up over a month.
3	Review your Dashboard weekly to catch overspending before it becomes a problem.
4	Build an emergency fund of 3-6 months of expenses before aggressive investing.
5	Use the 24-hour rule: wait a day before any non-essential purchase over \$50.
6	Automate your savings -- treat it like a bill that must be paid each month.
7	Adjust your budget monthly. Life changes, and your budget should too.

Do not modify cells with formulas (gray text). Only edit cells with white backgrounds.

FINANCIAL DASHBOARD

MONTHLY SUMMARY		
Total Income	Total Expenses	Net Savings
\$6,300.00	\$3,128.36	\$3,171.64

Savings Rate	Largest Expense Category	Days Left in Month
50.3%	Housing	7

BUDGET vs. ACTUAL BY CATEGORY					
Category	Budgeted	Actual Spent	Difference	% Used	Status
Housing	\$1,500.00	\$1,500.00	\$0.00	100.0%	Near Limit
Transportation	\$400.00	\$48.50	\$351.50	12.1%	Under Budget
Food & Groceries	\$600.00	\$226.18	\$373.82	37.7%	Under Budget
Utilities	\$250.00	\$140.20	\$109.80	56.1%	Under Budget
Insurance	\$300.00	\$145.00	\$155.00	48.3%	Under Budget
Healthcare	\$150.00	\$32.50	\$117.50	21.7%	Under Budget
Debt Payments	\$500.00	\$350.00	\$150.00	70.0%	Under Budget
Personal	\$200.00	\$35.00	\$165.00	17.5%	Under Budget
Entertainment	\$150.00	\$100.99	\$49.01	67.3%	Under Budget
Savings	\$500.00	\$500.00	\$0.00	100.0%	Near Limit
Education	\$100.00	\$49.99	\$50.01	50.0%	Under Budget
Miscellaneous	\$100.00	\$0.00	\$100.00	0.0%	-
TOTAL	\$4,750.00	\$3,128.36	\$1,621.64	65.9%	

MONTHLY INCOME & EXPENSES COMPARISON				
Month	Income	Expenses	Net Savings	Savings Rate
Jan	\$0.00	\$0.00	\$0.00	0.0%
Feb	\$6,300.00	\$3,128.36	\$3,171.64	50.3%
Mar	\$0.00	\$0.00	\$0.00	0.0%
Apr	\$0.00	\$0.00	\$0.00	0.0%
May	\$0.00	\$0.00	\$0.00	0.0%
Jun	\$0.00	\$0.00	\$0.00	0.0%
Jul	\$0.00	\$0.00	\$0.00	0.0%
Aug	\$0.00	\$0.00	\$0.00	0.0%
Sep	\$0.00	\$0.00	\$0.00	0.0%
Oct	\$0.00	\$0.00	\$0.00	0.0%
Nov	\$0.00	\$0.00	\$0.00	0.0%
Dec	\$0.00	\$0.00	\$0.00	0.0%
ANNUAL TOTAL	\$6,300.00	\$3,128.36	\$3,171.64	50.3%

MONTHLY BUDGET PLANNER

Enter your budgeted amounts in column C. Actual spending is calculated automatically from the Transactions sheet.

Category	Budgeted Amount	Actual Spent	Difference	Status
Housing	\$1,500.00	\$1,500.00	\$0.00	Near Limit
Transportation	\$400.00	\$48.50	\$351.50	Under Budget
Food & Groceries	\$600.00	\$226.18	\$373.82	Under Budget
Utilities	\$250.00	\$140.20	\$109.80	Under Budget
Insurance	\$300.00	\$145.00	\$155.00	Under Budget
Healthcare	\$150.00	\$32.50	\$117.50	Under Budget
Debt Payments	\$500.00	\$350.00	\$150.00	Under Budget
Personal	\$200.00	\$35.00	\$165.00	Under Budget
Entertainment	\$150.00	\$100.99	\$49.01	Under Budget
Savings	\$500.00	\$500.00	\$0.00	Near Limit
Education	\$100.00	\$49.99	\$50.01	Under Budget
Miscellaneous	\$100.00	\$0.00	\$100.00	-
TOTAL	\$4,750.00	\$3,128.36	\$1,621.64	

ANNUAL FINANCIAL OVERVIEW

Year: 2026 | Enter monthly totals or let formulas auto-calculate from the Transactions sheet

Category	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual Total	Monthly Avg
INCOME	\$0.00	\$6,300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,300.00	\$6,300.00
EXPENSES														
Housing	\$0.00	\$1,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,500.00	\$1,500.00
Transportation	\$0.00	\$48.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$48.50	\$48.50
Food & Groceries	\$0.00	\$226.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$226.18	\$226.18
Utilities	\$0.00	\$140.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$140.20	\$140.20
Insurance	\$0.00	\$145.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$145.00	\$145.00
Healthcare	\$0.00	\$32.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$32.50	\$32.50
Debt Payments	\$0.00	\$350.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$350.00	\$350.00
Personal	\$0.00	\$35.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$35.00	\$35.00
Entertainment	\$0.00	\$100.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100.99	\$100.99
Savings	\$0.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Education	\$0.00	\$49.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$49.99	\$49.99
Miscellaneous	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL EXPENSES	\$0.00	\$3,128.36	\$0.00	\$3,128.36	\$3,128.36									
NET SAVINGS	\$0.00	\$3,171.64	\$0.00	\$3,171.64	\$3,171.64									
SAVINGS RATE	0.0%	50.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	50.3%	50.3%