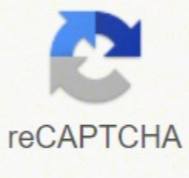




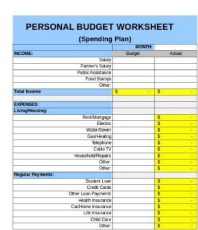
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# Household budget calculator template

PERSONAL BUDGET													
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	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR
<b>INCOME</b>													
Salary / Wages	2,546.00	-	-	-	-	-	-	-	-	-	-	-	2,546.00
Business	500.00	-	-	-	-	-	-	-	-	-	-	-	500.00
Pension	1,000.00	-	-	-	-	-	-	-	-	-	-	-	1,000.00
Interest/dividends	500.00	-	-	-	-	-	-	-	-	-	-	-	500.00
Miscellaneous	1,241.00	-	-	-	-	-	-	-	-	-	-	-	1,241.00
<b>TOTAL INCOME</b>	<b>5,847.00</b>	-	-	-	-	-	-	-	-	-	-	-	<b>5,847.00</b>
<b>SAVINGS GOAL</b>													
Projected Savings Goal 1	1,400.00	-	-	-	-	-	-	-	-	-	-	-	1,400.00
Projected Savings Goal 2	-	-	-	-	-	-	-	-	-	-	-	-	-
Projected Savings Goal 3	-	-	-	-	-	-	-	-	-	-	-	-	-
Projected Savings Goal 4	-	-	-	-	-	-	-	-	-	-	-	-	-
Projected Savings Goal 5	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL SAVINGS GOAL</b>	<b>1,400.00</b>	-	-	-	-	-	-	-	-	-	-	-	<b>1,400.00</b>
<b>EXPENSES</b>													
<b>HOME</b>													
Mortgage/rent	843.00	900.00	-	-	-	-	-	-	-	-	-	-	1,743.00
Utilities	35.00	-	-	-	-	-	-	-	-	-	-	-	35.00
Home telephone	22.00	-	-	-	-	-	-	-	-	-	-	-	22.00
Mobile telephone	35.00	-	-	-	-	-	-	-	-	-	-	-	35.00
Home repairs	20.00	-	-	-	-	-	-	-	-	-	-	-	20.00
Home improvement	10.00	-	-	-	-	-	-	-	-	-	-	-	10.00
Home security	10.00	-	-	-	-	-	-	-	-	-	-	-	10.00
Garden supplies	5.00	-	-	-	-	-	-	-	-	-	-	-	5.00
<b>TOTAL HOME</b>	<b>943.00</b>	<b>900.00</b>	-	-	-	-	-	-	-	-	-	-	<b>1,843.00</b>
<b>DAILY LIVING</b>													
Groceries	500.00	-	-	-	-	-	-	-	-	-	-	-	500.00
Child care	-	-	-	-	-	-	-	-	-	-	-	-	-
Dry cleaning	-	-	-	-	-	-	-	-	-	-	-	-	-
Dining out	-	-	-	-	-	-	-	-	-	-	-	-	-
Housecleaning service	-	-	-	-	-	-	-	-	-	-	-	-	-
Dog walker	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL DAILY LIVING</b>	<b>500.00</b>	-	-	-	-	-	-	-	-	-	-	-	<b>500.00</b>
<b>TRANSPORTATION</b>													
Gas/fuel	300.00	-	-	-	-	-	-	-	-	-	-	-	300.00
Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-
Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-
Car wash/detailing services	-	-	-	-	-	-	-	-	-	-	-	-	-
Parking	-	-	-	-	-	-	-	-	-	-	-	-	-
Public transportation	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL TRANSPORTATION</b>	<b>300.00</b>	-	-	-	-	-	-	-	-	-	-	-	<b>300.00</b>
<b>ENTERTAINMENT</b>													
Cable TV	100.00	-	-	-	-	-	-	-	-	-	-	-	100.00
Video/DVD rentals	-	-	-	-	-	-	-	-	-	-	-	-	-
Movies/plays	-	-	-	-	-	-	-	-	-	-	-	-	-
Concerts/tickets	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL ENTERTAINMENT</b>	<b>100.00</b>	-	-	-	-	-	-	-	-	-	-	-	<b>100.00</b>
<b>HEALTH</b>													
Health club dues	50.00	-	-	-	-	-	-	-	-	-	-	-	50.00
Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-
Prescriptions	-	-	-	-	-	-	-	-	-	-	-	-	-
Over-the-counter drugs	-	-	-	-	-	-	-	-	-	-	-	-	-
Co-payments/out-of-pocket	-	-	-	-	-	-	-	-	-	-	-	-	-
Veterinarian/pet medicines	-	-	-	-	-	-	-	-	-	-	-	-	-
Life insurance	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL HEALTH</b>	<b>50.00</b>	-	-	-	-	-	-	-	-	-	-	-	<b>50.00</b>
<b>HOLIDAYS</b>													
Air fare	10.00	-	-	-	-	-	-	-	-	-	-	-	10.00
Accommodations	-	-	-	-	-	-	-	-	-	-	-	-	-
Food	-	-	-	-	-	-	-	-	-	-	-	-	-
Souvenirs	-	-	-	-	-	-	-	-	-	-	-	-	-
Flights/boarding	-	-	-	-	-	-	-	-	-	-	-	-	-
Rental car	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL HOLIDAYS</b>	<b>10.00</b>	-	-	-	-	-	-	-	-	-	-	-	<b>10.00</b>
<b>RECREATION</b>													
Gym fees	30.00	-	-	-	-	-	-	-	-	-	-	-	30.00
Sports equipment	-	-	-	-	-	-	-	-	-	-	-	-	-
Team dues	-	-	-	-	-	-	-	-	-	-	-	-	-
Toy/hobby gear	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL RECREATION</b>	<b>30.00</b>	-	-	-	-	-	-	-	-	-	-	-	<b>30.00</b>



# Student Budget Planner



**For more information about budgeting, or if you are having problems with debt, please contact the Student Finance and Welfare Team on 01904 876939/876400**

MONTHLY INCOME	
Student Loan	
Special Support / Maintenance Grant	
YSJ Bursary	
Part time job	
Parental contribution	
Partner's income	
Benefits	
Other	
Other	
<b>Total income</b>	

MONTHLY EXPENDITURE	
Rent/Mortgage	
Council Tax	
Building/Contents insurance	
Electricity	
Gas	
Water	
TV Licence	
Repairs and maintenance	
Telephone	
Mobile phone	
Hire purchase	
Secured loans	
Court orders/fines	
Maintenance payments	
Credit/Store Cards	
Insurances	
Arrears owed	
Childcare	

Clothing/Footwear	
Toiletries	
Food/Cleaning	
School meals/meals at work/College	
Travel (Fares)	
Travel (tax, insurance, MOT, servicing)	
Tuition Fees	
Course Materials	
Books & Stationery	
Photocopying	
Health costs	
Entertainment	
Pets (food, vets)	
Hobbies	
Gifts	
Other	
Other	
<b>Total expenditure</b>	

TABLE ONE	Current Spending	Necessary Changes	Planned Budget
<b>Essential Monthly Expenses</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>HOME</b>			
Rent or Mortgage			
Electricity			
Water/Sewer/Garbage			
Telephone - Land line			
Telephone - Mobile			
<b>FOOD</b>			
Groceries			
School Lunches			
Work Lunches			
Other			
<b>TRANSPORTATION</b>			
Car Payment			
Car Insurance			
Gasoline			
Repairs & Maintenance			
Public Transportation			
<b>OTHER BASIC EXPENSES</b>			
Child Care			

**Personal Weekly/Monthly Budget Planner**

This form has been compiled to assist you in working out your commitments. Simply put down your weekly/monthly/quarterly or annual expenditure items and work out the monthly or weekly equivalent from there. If known, enter your net pension, deduct your expenditures and the difference is your total surplus or shortfall to income each week or month. If you have a shortfall, then this is the amount of income your Capital must produce.

	Annual	Quantity	Monthly	Weekly
Mortgage / Rent				
Council Tax / Water rates				
Property Contents Insurance				
Life Insurance				
Fire Purchase				
Homeowner's Insurance				
Cost Of Gas / Sewer / Heating				
Electricity				
Telephone				
Car Tax / Insurance				
Rest / Holiday / TV Licence / Rent / Up				
Food Expenses				
Childcare				
Household / Fuel / Gas				
Club Subscriptions				
Recreation / Hobbies				
Medical Expenses				
Donations				
Other Expenses				
Other Expense				
Total Expenditure (A)				
Net Income (B)				
Monthly Income (A) - (B)				

Using the budget calculator spreadsheet will help you to identify the different types of expenses that is necessary to plan for and what to save for each. Many people postpone the creation of a family budget because they think they don't know how to do a budget. If you have doubts about how much to spend on certain expenses, you are not sure if you have done your budget right, or you want help to plan your monthly budget so you can better manage the money, this is the free Excel budget spreadsheet to download now! (Even the Mac version works great) Features of our free budget worksheet Our free budget worksheet will help you To manage your money better. As you compile your balance sheet, you will be warned all there's that thinks off and then offer suggestions to help you build a solid budget. However, if you are concerned about disclosing too much information about your expense, or are hesitant to allow a read-only to view your bank account transactions, you are not the only one. Use the Savings Calculator to plan your annual, contingency, and unforeseen expenses to avoid debt A savings calculator is embedded directly in your worksheet so that you can easily see the amount money that is necessary to set aside for annual, emergency and unforeseen expenses. This allows you to compare your expenses with which is "normal" Clear charts, dollar values and percentages so you can adjust things as you go The Excel or Open Office file keeps your information private on your computer Do all the calculations for you The drop-down menus allow you to tell whether each expense takes place weekly, monthly, annually, etc. expect, or that do not occur on a monthly basis, you may want to reach for a credit card, budget and money management guide for tax-free income and to avoid debt There is no "normal" budget, but based on tens of thousands of credit counseling appointments, we have It can create Canadian guidelines for how people will generally want to spend their after-tax income to avoid borrowing. Additional budgetary resources: Webinars and workshops on various money management topics Online Video Course How to build a spending plan that works on any personal income workbook and expense tracker How to move to a budget that works Create a spending plan budget and information resources Each allocates their own money for personal or domestic expenses and saves a little differently. It's easy to use even if you really know how to use Excel. Then it may seem as if your spending plan is out of the way as you try to get out of debt. To make the budget easier for you and your spouse, family or family, we have created a smart and interactive Canadian budget spreadsheet in Excel that can be downloaded and used for free as a personal budget model (now also available on Mac). The use of our spreadsheet will not put you in violation of your banking agreements. You do not need special permissions to use the spreadsheet. You need to allow access to the bank account. Maybe one of. The personal budget model of Excel secure Our personal budget model of Excel as secure as you make it. Depending on the debit card holder agreement of financial and the terms and conditions of electronic banking, you may breach the agreement if you disclose your passwords and PIN to third parties. It keeps a constant count of how much you are planning to spend relative to your income Identifies common budget pitfalls and offers tips and solutions to solve them If you want to reduce expenses, you can suggest dozens of places where you could Reducing expenses to save money Easy to use with more personalized spending categories than other similar models What does a normal personal or family budget mean? familiar? Budget assistant probably the best thing to sit down with a real expert While nothing beats sitting one-on-one with a budget expert to create your budget, this Budget assistant is the best thing. Free online budgeting applications and tools Monitor your spending to make money management easier If you've looked for free online budgeting applications and tools, you've probably found that there are some great tools available to help you plan your spending and monitor your spending. Screenshot of a balance sheet sample on the Balance Sheet Calculator Click on below image to enlarge it. Calculator functions include: A smart and interactive spreadsheet that will guide you through the easy-to-use budgeting process, even if you don't really know how to use Excel Simple and helpful charts allow you to see your monthly spending in a whole new way (if you're not a numeric person) Provides guidelines on how much to spend in each category of your budget. In addition to helping you throughout the process of creating your budget, when you're done, you can look for dozens of opportunities to help you further improve your budget and save money. If you want personal from a qualified and professional accreditation consultant to balance your budget and deal with debt, please contact non-profit accreditation advisory organization in your area today. Free Excel Budget Spreadsheet for Canadians Personal help to create a budget and deal with debt As you compile the free Excel budget spreadsheet, tips will alert you to areas of your spending plan that may be a concern. This free spreadsheet includes our very popular budget guidelines so Have a idea how your shopping is compared with that of other Canadians with similar families. It will also help you learn where to cut shopping so as to have the money to set aside in savings for a short time long-term objectives and plans. To do this, download it, use it on your laptop, PC or Mac and save it safely, firmly.

05.01.2020 · 2 Household Budgeting Spreadsheet. This user-friendly Excel family budget template has just the right amount of features to help you get your budget in order. Download: Click here to download 3 Financial Snapshot and Budget. A colorful and easy way to track your budget and overall Financial Snapshot! The Budget Calculator evaluates the components of a personal budget and highlights which specific areas need improvement. Budget Template. We have created a free, basic, budget template for people who want to start budgeting their personal finances on a home budget. A home budget is a spending plan that accounts for the income and expenses of a household. To make your home budget, try tallying joint costs in a worksheet. 25.09.2020 Use the grocery calculator below to estimate your monthly and weekly food budget based on guidelines from the USDA's monthly food plan. Input your family size and details below to calculate how much a nutritious grocery budget. If this is your scenario then this Budget Calculator can help you take control of your money and get your savings back on track. There are lots of free budget planners online that can help you create your first budget template. But before you jump in, make sure that you are ready with your list of inputs necessary for creating a budget. 15.03.2021 · Our Family Budget Planner Template is a great spreadsheet for creating a yearly budget plan for your family. Budget Planning is essential for every family, who is serious about its financial future, and has certain economic goals, such as saving, buying a car, purchasing a house, putting children through college and other important financial objectives. Manage your monthly income and expenses with this easy budget calculator. Set up categories and use budget calculators so you can see where your money is going. This budget creator tracks expenses generates a bar chart that tells you at a glance if you're over or under budget. Stay on the right financial track with the help of an Excel budget template. Household Excel Budget Template . Free Download. Holiday Budget Calculator Excel. source: spreadsheetzone.com. You can plan your holidays better with the help of this holiday budget calculator with ease. Provisions like gift budgets, airfare, transportation, gas, utility budgets, ...

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