Monthly Budget Template - Spending

| Timestamp | Category Price | Description |
| :--- | :--- | :--- | :--- |

Monthly Budget Template - Instructions

| Item | Budgeted \% | Recommended \% |
| :--- | ---: | ---: |
| Charity | $0.00 \%$ | $10-15 \%$ |
| Saving | $0.00 \%$ | $10-15 \%$ |
| Housing | $0.00 \%$ | $25-35 \%$ |
| Utilities | $0.00 \%$ | $5-10 \%$ |
| Food | $0.00 \%$ | $5-15 \%$ |
| Clothing | $0.00 \%$ | $2-7 \%$ |
| Transportation | $0.00 \%$ | $10-15 \%$ |
| Medical/Health | $0.00 \%$ | $5-10 \%$ |
| Insurance | $0.00 \%$ | $10-25 \%$ |
| Personal | $0.00 \%$ | $5-10 \%$ |
| Recreation | $0.00 \%$ | $5-10 \%$ |
| Debts | $0.00 \%$ | *5-10\% |
| Total | $0.00 \%$ |  |
| * Your target goal for debts is 0\%. |  |  |
| Instructions |  |  |
| http://horns.by/monthly-budget-spreadsheet |  |  |
| Only edit the values in the yellow fields in all sheets. |  |  |
| following steps in order. |  |  |
| Sheet 3 (Income) | Input expected incomes the |  |
| Sheet 4 (Cash Flow) | Input expected expenditures. |  |
| Sheet 5 (Spending Plan) | Input actual expenditures. |  |
| Sheet 1 (Spending) / Form | Input day to day expenditures into <br> the provided form. Access the form <br> from the file menu: <br> F |  |


| Source | Ammount | Period | Description |
| :--- | :--- | :--- | :--- |
| Salary 1 |  |  |  |
| Salary 2 |  |  |  |
| Salary 3 |  |  |  |
| Bonus |  |  |  |
| Self-Employment |  |  |  |
|  |  |  |  |
| Interest Income |  |  |  |
| Dividend Income |  |  |  |
| Royalty Income |  |  |  |
| Rents |  |  |  |
| Notes |  |  |  |
| Alimony |  |  |  |
| Chid Support |  |  |  |
| AFDC |  |  |  |
| Unemployment |  |  |  |
| Social Security |  |  |  |
| Pension |  |  |  |
| Anuity |  |  |  |
| Disability Income |  |  |  |
| Cash Gifts |  |  |  |
| Trust Fund |  |  |  |
| Other |  |  |  |
| Other |  |  |  |
| Other |  |  |  |
|  |  |  |  |
| Total |  |  |  |
|  |  |  |  |
|  |  |  |  |
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|  |  |  |  |
|  |  |  |  |

Monthly Budget Template - Cash Flow

| Budgeted Item | Total | Actually Spent | \% Income |
| :---: | :---: | :---: | :---: |
| Charity | \$0.00 | \$0.00 | 0.00\% |
| Tithes |  | \$0.00 | 0.00\% |
| Charity \& Offerings |  | \$0.00 | 0.00\% |
| Saving | \$0.00 | \$0.00 | 0.00\% |
| Emergency Fund |  | \$0.00 | 0.00\% |
| Retirement Fund |  | \$0.00 | 0.00\% |
| College Fund |  | \$0.00 | 0.00\% |
| Housing | \$0.00 | \$0.00 | 0.00\% |
| First Mortgage/Rent |  | \$0.00 | 0.00\% |
| Second Mortgage |  | \$0.00 | 0.00\% |
| Real Estate Tax |  | \$0.00 | 0.00\% |
| Repairs/Maint. Fees |  | \$0.00 | 0.00\% |
| Association Dues |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Utilities | \$0.00 | \$0.00 | 0.00\% |
| Electricity |  | \$0.00 | 0.00\% |
| Gas |  | \$0.00 | 0.00\% |
| Water |  | \$0.00 | 0.00\% |
| Trash |  | \$0.00 | 0.00\% |
| Phone/Mobile |  | \$0.00 | 0.00\% |
| Internet |  | \$0.00 | 0.00\% |
| Cable |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Food | \$0.00 | \$0.00 | 0.00\% |
| Groceries |  | \$0.00 | 0.00\% |
| Restaurant |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Clothing | \$0.00 | \$0.00 | 0.00\% |
| Adult Clothing |  | \$0.00 | 0.00\% |
| Child Clothing |  | \$0.00 | 0.00\% |
| Cleaning/Laundry |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Transportation | \$0.00 | \$0.00 | 0.00\% |
| Gasoline \& Oil |  | \$0.00 | 0.00\% |
| Car Repairs \& Tires |  | \$0.00 | 0.00\% |
| License \& Taxes |  | \$0.00 | 0.00\% |
| Car Replacement |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Medical/Health | \$0.00 | \$0.00 | 0.00\% |
| Medications |  | \$0.00 | 0.00\% |
| Doctor Bills |  | \$0.00 | 0.00\% |
| Dentist |  | \$0.00 | 0.00\% |
| Optometrist |  | \$0.00 | 0.00\% |
| Vitamins |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Insurance | \$0.00 | \$0.00 | 0.00\% |
| Life Insurance |  | \$0.00 | 0.00\% |
| Health Insurance |  | \$0.00 | 0.00\% |
| Homeowner/Renter |  | \$0.00 | 0.00\% |

Monthly Budget Template - Cash Flow

| Budgeted Item | Total | Actually Spent | \% Income |
| :---: | :---: | :---: | :---: |
| Auto Insurance |  | \$0.00 | 0.00\% |
| Disability Insurance |  | \$0.00 | 0.00\% |
| Identity Theft |  | \$0.00 | 0.00\% |
| Long-Term Care |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Personal | \$0.00 | \$0.00 | 0.00\% |
| Child Care/Sitter |  | \$0.00 | 0.00\% |
| Toiletries |  | \$0.00 | 0.00\% |
| Cosmetics/Hair Care |  | \$0.00 | 0.00\% |
| Education/Tuition |  | \$0.00 | 0.00\% |
| Books/Supplies |  | \$0.00 | 0.00\% |
| Child Support |  | \$0.00 | 0.00\% |
| Alimony |  | \$0.00 | 0.00\% |
| Subscriptions |  | \$0.00 | 0.00\% |
| Organization Dues |  | \$0.00 | 0.00\% |
| Gifts (incl. Christmas) |  | \$0.00 | 0.00\% |
| Replace Furniture |  | \$0.00 | 0.00\% |
| Pocket Money (His) |  | \$0.00 | 0.00\% |
| Pocket Money (Hers) |  | \$0.00 | 0.00\% |
| Baby Supplies |  | \$0.00 | 0.00\% |
| Pet Supplies |  | \$0.00 | 0.00\% |
| Music/Technology |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Recreation | \$0.00 | \$0.00 | 0.00\% |
| Entertainment |  | \$0.00 | 0.00\% |
| Vacation |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Debts | \$0.00 | \$0.00 | 0.00\% |
| Car Payment 1 |  | \$0.00 | 0.00\% |
| Car Payment 2 |  | \$0.00 | 0.00\% |
| Credit Card 1 |  | \$0.00 | 0.00\% |
| Credit Card 2 |  | \$0.00 | 0.00\% |
| Credit Card 3 |  | \$0.00 | 0.00\% |
| Credit Card 4 |  | \$0.00 | 0.00\% |
| Credit Card 5 |  | \$0.00 | 0.00\% |
| Student Loan 1 |  | \$0.00 | 0.00\% |
| Student Loan 2 |  | \$0.00 | 0.00\% |
| Student Loan 3 |  | \$0.00 | 0.00\% |
| Student Loan 4 |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Other |  | \$0.00 | 0.00\% |
| Total Budget | \$0.00 | \$0.00 | 0.00\% |
| Total Income | \$0.00 |  |  |
| Zero Balance | \$0.00 | $\leftarrow$ should be zer |  |

## Monthly Budget Template - Cash Flow

| Budgeted Item | Total | Actually <br> Spent | \% Income |
| :--- | :--- | :--- | :--- |
| Note: <br> The Budgeted Items which are italicized are recommended to be <br> paid for in cash. |  |  |  |

## Monthly Budget Template - Spending Plan

| Budgeted Item | Budget | Week 1 | Week 2 | Week 3 | Week 4 | Total | Balance |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Charity | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Tithes |  |  |  |  |  | \$0.00 | \$0.00 |
| Charity \& Offerings |  |  |  |  |  | \$0.00 | \$0.00 |
| Saving | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Emergency Fund |  |  |  |  |  | \$0.00 | \$0.00 |
| Retirement Fund |  |  |  |  |  | \$0.00 | \$0.00 |
| College Fund |  |  |  |  |  | \$0.00 | \$0.00 |
| Housing | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| First Mortgage/Rent |  |  |  |  |  | \$0.00 | \$0.00 |
| Second Mortgage |  |  |  |  |  | \$0.00 | \$0.00 |
| Real Estate Tax |  |  |  |  |  | \$0.00 | \$0.00 |
| Repairs/Maint. Fees |  |  |  |  |  | \$0.00 | \$0.00 |
| Association Dues |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Utilities | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Electricity |  |  |  |  |  | \$0.00 | \$0.00 |
| Gas |  |  |  |  |  | \$0.00 | \$0.00 |
| GasWater |  |  |  |  |  | \$0.00 | \$0.00 |
| Trash |  |  |  |  |  | \$0.00 | \$0.00 |
| Phone/Mobile |  |  |  |  |  | \$0.00 | \$0.00 |
| Internet |  |  |  |  |  | \$0.00 | \$0.00 |
| Cable |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Food | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Groceries |  |  |  |  |  | \$0.00 | \$0.00 |
| Restaurants |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Clothing | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Children |  |  |  |  |  | \$0.00 | \$0.00 |
| Adults |  |  |  |  |  | \$0.00 | \$0.00 |
| Cleaning/Laundry |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Transportation | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Gasoline \& Oil |  |  |  |  |  | \$0.00 | \$0.00 |
| Car Repairs \& Tires |  |  |  |  |  | \$0.00 | \$0.00 |
| License \& Taxes |  |  |  |  |  | \$0.00 | \$0.00 |
| Car Replacement |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Medical/Health | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Medications |  |  |  |  |  | \$0.00 | \$0.00 |
| Doctor Bills |  |  |  |  |  | \$0.00 | \$0.00 |
| Dentist |  |  |  |  |  | \$0.00 | \$0.00 |
| Optometrist |  |  |  |  |  | \$0.00 | \$0.00 |
| Vitamins |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Insurance | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Life Insurance |  |  |  |  |  | \$0.00 | \$0.00 |
| Health Insurance |  |  |  |  |  | \$0.00 | \$0.00 |
| Homeowner/Renter |  |  |  |  |  | \$0.00 | \$0.00 |
| Auto Insurance |  |  |  |  |  | \$0.00 | \$0.00 |

## Monthly Budget Template - Spending Plan

| Budgeted Item | Budget | Week 1 | Week 2 | Week 3 | Week 4 | Total | Balance |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Disability Insurance |  |  |  |  |  | \$0.00 | \$0.00 |
| Identity Theft |  |  |  |  |  | \$0.00 | \$0.00 |
| Long-Term Care |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Personal | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Child Care/Sitter |  |  |  |  |  | \$0.00 | \$0.00 |
| Toiletries |  |  |  |  |  | \$0.00 | \$0.00 |
| Cosmetics/Hair Care |  |  |  |  |  | \$0.00 | \$0.00 |
| Education/Tuition |  |  |  |  |  | \$0.00 | \$0.00 |
| Books/Supplies |  |  |  |  |  | \$0.00 | \$0.00 |
| Child Support |  |  |  |  |  | \$0.00 | \$0.00 |
| Alimony |  |  |  |  |  | \$0.00 | \$0.00 |
| Subscriptions |  |  |  |  |  | \$0.00 | \$0.00 |
| Organization Dues |  |  |  |  |  | \$0.00 | \$0.00 |
| Gifts (incl. Christmas) |  |  |  |  |  | \$0.00 | \$0.00 |
| Replace Furniture |  |  |  |  |  | \$0.00 | \$0.00 |
| Pocket Money (His) |  |  |  |  |  | \$0.00 | \$0.00 |
| Pocket Money (Hers) |  |  |  |  |  | \$0.00 | \$0.00 |
| Baby Supplies |  |  |  |  |  | \$0.00 | \$0.00 |
| Pet Supplies |  |  |  |  |  | \$0.00 | \$0.00 |
| Music/Technology |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Recreation | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Entertainment |  |  |  |  |  | \$0.00 | \$0.00 |
| Vacation |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Debts | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Car Payment 1 |  |  |  |  |  | \$0.00 | \$0.00 |
| Car Payment 2 |  |  |  |  |  | \$0.00 | \$0.00 |
| Credit Card 1 |  |  |  |  |  | \$0.00 | \$0.00 |
| Credit Card 2 |  |  |  |  |  | \$0.00 | \$0.00 |
| Credit Card 3 |  |  |  |  |  | \$0.00 | \$0.00 |
| Credit Card 4 |  |  |  |  |  | \$0.00 | \$0.00 |
| Credit Card 5 |  |  |  |  |  | \$0.00 | \$0.00 |
| Student Loan 1 |  |  |  |  |  | \$0.00 | \$0.00 |
| Student Loan 2 |  |  |  |  |  | \$0.00 | \$0.00 |
| Student Loan 3 |  |  |  |  |  | \$0.00 | \$0.00 |
| Student Loan 4 |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| Other |  |  |  |  |  | \$0.00 | \$0.00 |
| TOTAL | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

