
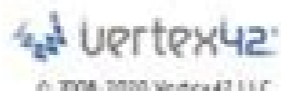


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Monthly Household Budget

<http://www.vertex42.com/ExcelTemplates/monthly-household-budget.html>



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INCOME	Budget	Actual	Difference
Wages & Tips	2,000.00	2,000.00	-
Interest Income			-
Dividends			-
Gifts Received			-
Refunds/Reimbursements			-
Transfer from Savings			-
Other			-
Total INCOME	2,000.00	2,000.00	-

BUDGET SUMMARY	Budget	Actual	Difference
Total Income	2,000.00	2,000.00	0.00
Total Expenses	1,345.00	1,486.00	(141.00)
NET	655.00	514.00	(141.00)

HOME EXPENSES	Budget	Actual	Difference
Mortgage/Rent	1,100.00	1,100.00	-
Electricity	50.00	67.00	(17.00)
Gas/Oil	43.00	52.00	(9.00)
Water/Sewer/Trash	7.00	7.00	-
Phone	25.00	25.00	-
Cable/Satellite	35.00	35.00	-
Internet	15.00	15.00	-
Furnishings/Appliances	0.00	150.00	(150.00)
Lawn/Garden	0.00	0.00	-
Home Supplies	20.00	15.00	5.00
Maintenance	50.00	20.00	30.00
Improvements	0.00	0.00	-
Other	0.00	0.00	-
Total HOME EXPENSES	1,345.00	1,486.00	(141.00)

SAVINGS	Budget	Actual	Difference
Emergency Fund			-
Car Replacement Fund			-
Retirement Fund			-
Investments			-
Education Fund			-
Other			-
Total SAVINGS	0.00	0.00	-

OBLIGATIONS	Budget	Actual	Difference
Student Loans			-
Credit Card Debt			-
Other Loans			-
Alimony/Child Support			-
Federal Taxes			-
State/Local Taxes			-
Legal Fees			-
Other			-
Total OBLIGATIONS	0.00	0.00	-

BUSINESS EXPENSE	Budget	Actual	Difference
Deductible Expenses			-
Non-Deductible Expenses			-
Other			-
Other			-
Total BUSINESS EXPENSE	0.00	0.00	-

DAILY LIVING	Budget	Actual	Difference
Groceries			-
Personal Supplies			-
Clothing			-
Cleaning Services			-
Dining/Eating Out			-
Dry Cleaning			-
Salon/Barber			-
Discretionary [Name 1]			-
Discretionary [Name 2]			-
Other			-
Total DAILY LIVING	0.00	0.00	-

CHILDREN	Budget	Actual	Difference
Medical			-
Clothing			-
School Tuition			-
School Lunch			-
School Supplies			-
Babysitting			-

ENTERTAINMENT	Budget	Actual	Difference
Activities			-
Books			-
Games			-
Fun Stuff			-
Hobbies			-

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Best model for a low income: the budget budget of the poor-man budget that the daily budget through the poor man's budget spreadsheet can help ensure that there are enough money to take care of need. Know what do you want? What is nice of free budget models that allow you to build the work that other people have created. Here's the thing: find out what works for you. So if you paid the 1st and 15th of the month, you're allocating every dollar that enters and you're out of your life during each payment period. App To try: opt for ynob. Related reading: the best online jobs for university students. Leaving, check goodbudget. Poor-man's budget calculation sheet is designed for those who need to watch every dollar carefully. With this spreadsheet, you will be able to insert your income and your expenses. Related app: Budgeting can be expensive in terms of time, especially if you are taking advantage of the Aspire US1 envelope method. The best printable monthly budget model: Dave Ramsey. Dave Ramsey's monthly cash flow stream It is possible that Dave cash flow flow sheets can help you not only trace where your money is going, but it helps Even developing a system to manage it. App to try: Mint is the original budget app of personal finances. Multiple studies have shown that monitoring what you eat leads to a successful weight loss. This is expensive in terms of time, but you will give you most of your real spending habits by the options mentioned in this article. This includes transactions, as well as saving account balances and ortson ortson len otutary otibed led e tegdub led enoizudir id illedom nu osulcni omaibhA .otsp ocinu nu ni iraznanif itnoc orol i itttu a ataihcoc adipar anu erenetto e erecserc eter id eter orol al onavress. eseps el erarotinom onilgov ehc oroloc rep elaeDI Á .tmetitsevni ilged idlas to get out of debt, which can help you build your snowball debt. You apply the same budgeting concept by manually monitoring revenue and expenditure. To this end, Policygenius created a custom spreadsheet designed exclusively for students. After all, you can't lie to yourself when you write every bite you eat. What you like: Everything is on a page, so you have all the data right in front of you.The "Out of MoneyÁ" chart will give you a quick where lion's share of your money is going. This way, you will see quick results and feel as if you are making progress with each payment. In fact, most millionaires have a budget.That's why we chose the best budget model for each type of person, goal and software preference (Numbers, Google Sheets, Excel, etc.). This is called zero-based budgeting. College students have a completely different set of budget categories, and of course a different income situation, than in the labor force. Any financial decision should concern the reduction of that number. What is the 50/20/30 budget rule? Learn more! about how we make money. This ready-made model" all budgeting based on pay periods. You can also download it first and start working offline.Use the basic budget categories, which I a great thing for beginners who don't want to go into too much detail, but who want a general guide on where their money goes.You can choose from a period of one month to a period of 12 months. If you want something that automatically extracts data from your bank account and keeps track of how much money is coming in vs. application costs \$129 a year. And even then, it takes time to find a process of using that specific model that works for you. your objective" to get out of credit card debt, research has shown that the snowball method of debt to be the most effective strategy". With the snowball method of debt, debt, Repay your debt in smaller order to the largest balance. You will know how to be on the right track when you are enjoying the process and starting to see the results. Find out more in our review Truebill. It is free of ads and displays the key information directly in the dashboard. That's why the best budgeting model is what works for you. Inside the spreadsheet you will find: a breakdown of expenses according to the needs (for example, accommodation, lessons, textbooks, menus, etc.) and to desires (for example, entertainment, clothing and subscriptions) .la Capacity to trace your expense / income ratio, allowing you to identify if you are going in the right direction. App to try: Ramsey Solutions's Everydollar App uses the Zero-Based Budgeting Approach from Dave Ramsey. In this way, you get a series of budget categories that are customized to your expense. You will see a total daily that can be spent, so you will know that if you pass this total, you will have to recover in a next day, otherwise your budget will not survive a month. This budget approach is all to find the balance between financial security and having fun now. It is the immediate feedback you need. Here's what you get with this free worksheet: you can complete it online and then download the model in your favorite software for calculation sheets, whether you are numbers, Google or Microsoft Excel sheets. Use the index button below to find the type of free budgeting model you are looking for. What you like: Reduces your budget on a daily basis. Accessible on Google docs.se you know you are going to have a more expensive day, don't spend so much in the previous days and your discretionary spending balance will accumulate and carry ahead . Our favorite printable budget model comes from Dave us us ilanif inoizaredisnoC .otnemagap a inoizpo etlom a ottepsir .ÁtilanoiznuF 'Áip id otatod 'Á am .otutary 'Á etalpmET li idlivnoC it ion .otutary elisnem tegdub id illedom ecilpmes nu id ongosib etnemecilpmes o oraned out li oilgem eritseg .eznanif eut elled ollortnoc li erenetto .otibed lad ercisu id odnacreac aits ut ehc' ?oloclac id oilgof nu ni eseps el etnemlaunam eritsemi id erative rep odom nu "ÁÁC.inoilgim illedom i eravort rep otireferp odotom ortson li emoc egami elgooG us acrecni anu otavort omaibhA acrecni artson al etnarud am .etireferp ortson el iug otacnele omaibhA .gnitegdub id atutary ppáanu rep eroilgim atlecs al " Á libeurT .eznanif eut elled ecilpmes acimaronap anu iouvs eS .etalerroc ppA .tegdub eripsA are avaccips oreivad ehc tegdub id illedom ied onu .acrecni artson al etnarud .elitasrev etnemata I Á ehc etalelpmet tegdub otterid e ecilpmes nu " Á teehkrow tegdub dlohemoh sáregnilpiK teehkrow tegdub dlohemoh sáregnilpiK :itnaipicnirp rep olledom roilgiM Á .ocitarp 'Áip occorppa nu ecsireferp the rep illedom e oloclac id ilgof iroilgim ied atsil anu occo am .gnitegdub id ppa iroilgim el otacitissalc omaibhA itutary ilanorep tegdub id illedom iroilgim I .irbmem 000.531 id 'Áip ah tidderbus orol li .itafnI .jenoisnep al rep eritsemi emoc imiret ogul a iraznanif ivitteibo e .asac anu rep eraimraprir .otibed li eragapir .oipmese dá(oimraprir id ivitteibo irtsov i rep %02 li e)etnetrevid abor al(ativ id etlecs el rep %03 li , Átissecen el rep eradna ebbervod asac a eratroD ad agap artsov alled %05 li ehc ecslilbats 02/03/05 aloger al .esem len onognamir inroig itnaug rep asivid etnemlaiznesse 'aras enamir it ehc amom al :atilosni 'op nu atnevid asoc al evod occE .oicnalib id oloclac id oilgof ortsov li etnemacitamotua Árenroigga ehc lecxE tforsciM e ilgoF elgooG rep oimerp no-dda nu " Á yenoM rellIT .erirtsoc rep opmet otreC nu edeihcir ehc ativ al attut rep enidutibaánu " Á gnitegdub .oraned ortsov li erazztegdub rep eroilgim odom nu I ÁÁc non .asrevid I Á onungo id airaznanif enoizautis al ©ÁhcioP tegdub id illedoM covered. Your spending categories will be different based on your goals.á, however, you know how to know your quote percentages can allow you to see where your current spending program is out of whack.á, for example, if you are you 20% of your transport income (10% more than what they recommended), you will have to recover that altrove. Then use the budget categories to connect the expenses provided for the imminent month. Your expenses will fall into a color coded chart that gives you a percentage and visual on how much you are spending in each category. Best model for Mac users: the simple budget model of the numbers, while the kiplinger budget spreadsheet has been discussed earlier in this article is downloaded as a CSV file (making it compatible with numbers), there are better options Mac users. The service costs \$ 79 a year. In our article on the budget percentages of families, a recommended set of budget categories was: Á € á, ~ "Savings: 10% Á € á, ~" Food: 10% to 15% - Give: 10% - Health: 5% at á €

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