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Budget excel template reddit

Every template I've found is basically a running total of expenses, but I want the opportunity to come back at the end of the month and see every transaction to know how I spent my money. You are looking to make a comprehensive budget to start tracking your spending and savings. He could start working on his own sheet, but just curious if anyone here has a template that he's really glad it worked for them that others (myself included) could use! Hello! Can we share our favorite budget excel docs here? I'm looking to start mine, but figure it may be easier just to ask one of your geniuses and see how we can improve each other by improving ourselves! Page 2 Posted by u / [deleted] 4 years ago 65 comments Hey yall, I usually post on r / povertyfinance, but I wanted to share here as well. So- What is a budget table? Why is it different from other budgetary instruments? I grew up poor and with zero sense of what it means to save. On the contrary, when I first started making money, I would spend it on things I thought were tangible things, because money felt meager. I still do it today. I would always try to use different budget tools—but the truth is that most of them are set up for people who know how to save. I don't. I also have ADHD and with my brain it's very hard to focus too much on the future and I tend to impulse buy if I'm not careful. By doing this so that I only have one number I need to focus on I can simplify the process and give one thing to focus on when allocating the fund to what I need. This sheet is set to be: easy to use focused on your daily budget as opposed to a long-term good place to start when you've never been able or had to save pre-Reach to focus on it to give you a daily limit on your expenses. Instead of focusing on where to allocate your money works on the main that as long as you remember not to go over the daily spending limit, you will save money passively. This gives you a certain number to limit yourself—allowing you to focus on allocating funds to what you really need. I know it's a lot easier than the other sheet—it's not the most complex or thorough sheet out there, but it's simple. The focus on simplicity is by design. I want this to be seen as a place to start. This may not be the best long-term budget tool (and I honestly would like feedback to make it a better long-term tool), but it's a good start and introduction to budgeting. Here's what the sheet looks like You use it like this Go in Chote copy Zange numbers Recreate. what percentage of your income you want to be saving Budget. The sheet contains three charts: Bar chart as a simple visual tool to see if you are spending more than you are saving S subgraph to see where your money is distributed eddised pie chart, so that you can realistically see where your money is going compared to the target savings I do not work well with many budgets, because I have problems that represent the overall picture. By being daily/weekly/monthly I can do this that on any given day I haven't spent more than im allowed—and when I do so I can see where im borrowing from or where that money is supposed to come from. You will find the budget here Edit: all images in the table are from vecteezy EDIT: fue on high traffic sharing links got disabled, it should be up and running again now! I'm sorry for the trouble! Try this link 223 536 comments Page 2 960 comments Hi guys! I'm back six months later with a new version of the budget table I did. Earlier this year I posted a table I made for myself and it really resonated with people. As I got more and more feedback I found places where I could improve and develop the sheet into something easier to use but still useful. You can find photos of it HERE A little background on me and why I did it- and also why it's the way it is. I grew up poor and never learned how to handle money. If we had money, it was needed for other things. Food, Billy, all the money we already had. It made me mentality that if I had the money I needed to spend before anything came up and the money would go. It's unhealthy, but it was the only thing I knew until I moved out. I was taught that money would disappear if I didn't use it, so I just used it. Even now I am still worried about money and I can spend recklessly if I am not careful. Another problem I'm facing is that I have ADHD, so impulse control can be hard, and it can also be hard to track every purchase and focus on a lot of aspects of the budget. This table is made so that you focus on only one number. I made this sheet- and previous versions- with three goals in mind: It is easy to use this I can focus on one day number while promoting my long-term goals of being a good starting point for people who have never had another budget Listi is divided into several different tools. Budget: Choose a payroll plan, add additional receipts/tips that you get monthly and select the percentage of that income you want to save. the credit card section allows you to enter up to five cards and adds monthly payments to your car to your spending The retirement area is where you add all your itemized expenses. You can also choose when your account is due during the month- allowing you to see if the early month your spendable is different from later in the month. The budget summary at the top is a breakdown of all the information below. YES I know pie charts aren't useful for everything- but it's useful for visually digesting information. Take a look and see where your money is going, see if you spend more than you earn, and finally-see how much money you can spend. This sheet focuses on telling you one number to remember. Daily spending. If you want to spend money all day, just make sure that DONT go through this number and you will always have enough any other expenses. I do not work well with many budgets, because I have trouble imagining the big picture. By having a daily/weekly/monthly budget I can assure you that on any given day I haven't spent more than I'm allowed—and if so, I can see where I'm borrowing or where that money is supposed to come from. There are several other features of the too-large purchase calculator that allow you to figure out how long you had to save to buy a bigger purchase. It includes a monthly tracker that lets you see what you're spending realistically vs. what you're budgeting for and finally a daily tracker for further breakdown. Finally LINK ThreeChanges: Added bi weekly option so you stop asking me to redo the math, please yall, its open tables you can edit but I did it for you. Also NOTE: Yall i wont do excel version. Some features/charts break, and the whole point is that I do it for myself and I want to share freely what it means not to pay the program-I'm sorry! Page 261825 1.3k comments I'm looking for a good comprehensive excel workbook to plan finances. Hey guys! last year I made a spreadsheet to help myself budget-I'm terrible at sticking to the budget, so I made a sheet that splits so that I just have the opportunity to break it down into daily manageable amounts. Here's how it looks I grew up very poor and had no sense of what or even how to start budgeting. I was taught that money would disappear if I didn't use it, so I just used it. Even now I am still worried about money and I can spend recklessly if I am not careful. Another problem I'm facing is that I have ADHD, so impulse control can be hard, and it can also be hard to track every purchase and focus on a lot of aspects of the budget. This table is made so that you focus on only one number. The sheet was set with three goals in mind: that it would be easy to use this focuses on a daily budget that supports long-term goals- instead of a long-term budget that doesn't have daily support that it's a good starting point for people who've never saved before, so how does it work? The main budget is divided into three basic areas: Income: Use this to fill in your income and decide to have a monthly, weekly, or two-week pay cycle. If you're a worker who's tipped to include an area where you can add tips, my suggestion is listed in your minimum average income from tips- So for example, if you're usually 100 of the tips a week, even if you get extra, try programming your budget around 100 minimum average. Expenses: There you can add your expenses. Utilities are bills that are for electricity, heat, telephone, internet or water. Accounts are important expenses that you can not miss and are an integral part of life. Finally, spending is another thing you need to allocate money- whether it's gas, lunch expenses, transportation-ect. As part of your expenses, there are two areas to pay attention to:-Credit card payments: this is the new this year's sheet, use fill in your details for up to three credit cards below. Decide whether you want to pay the minimum payment or choose to pay the amount. The card allows you to find out how much you pay and how much interest you are accruing. Once you've filled it out, your budget will adjust accordingly.-Big purchase: Use this tab to create a budget for a big purchase and easily and automatically adjust your budget to finance that purchase! Budget summary: Finally, the most important part of this worksheet is the budget summary- Here you will see how much you can spend. This money is displayed in three ways, a lump sum monthly amount, a weekly amount or a daily amount. As long as you don't go through this number, you'll have enough money for the rest of your budget. It will also include a breakdown of what your budget is, where your money is going, and what your VS income expenses are! Here is a link to the sheet you use it like this Tovy earn copy Zange numbers Chite, what percentage of your income you want to be saved Budget. The sheet contains three charts: bar chart as a simple visual tool to see if you are spending more than you are saving S subgraph to see where your money is distributed eddised pie chart, so that you can realistically see where your money is going compared to the target savings I do not work well with many budgets, because I have problems that represent the overall picture. By having a daily/weekly/monthly budget I can assure you that on any given day I haven't spent more than I'm allowed—and if so, I can see where I'm borrowing or where that money is supposed to come from. NOTE: All images in the table are from vecteezy EDIT: Page 2102322 1.6k comments comments

