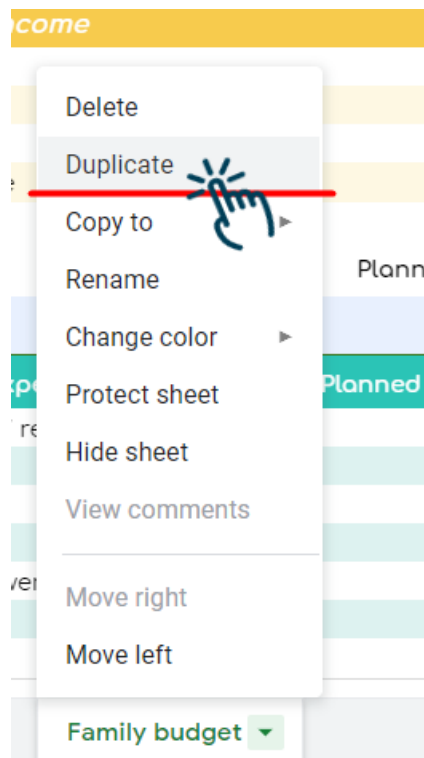


Use the "Family Budget" worksheet to track your planned and actual income and expenses for the month.

Getting started with a template

Before starting to work with the table, create a blank copy of the sheet. And do the same before each use of a new tab. To do this, right-click on the tab name and select the "Duplicate" option, rename the tab.



Working with table data

First of all, you will see a table of "Planned monthly income". The following fields must be filled in (if relevant):

- "Source 1" - enter here the value of your monthly income from 1 source/place of work.
- "Source 2" - enter here the monthly income of your partner (spouse) or your second source of income (another place of work).
- "Additional Income" - enter here the total of all additional income that your household receives.

The "Total monthly income" will be calculated automatically.

<i>PLANNED monthly income</i>	
Source 1	
Source 2	
Additional income	
Total monthly income	0,00

Then go to the actual monthly income table. Fill in its fields in the same way, but with the actual income data.

<i>ACTUAL monthly income</i>	
Source 1	
Source 2	
Additional income	
Total monthly income	0,00

The completed table should look like this ↓

<i>PLANNED monthly income</i>	
Source 1	8 000,00
Source 2	500,00
Additional income	
Total monthly income	8 500,00

<i>ACTUAL monthly income</i>	
Source 1	8 000,00
Source 2	500,00
Additional income	200,00
Total monthly income	8 700,00

For the next step, you need to enter data on your expenses (planned and actual) in the appropriate categories. Initially, all items of expenditure by category are "hidden". To open them in the selected category - click on the plus sign next to the category name. The numeric values in the category row are cumulative and **do not need to be changed**.

		Planned costs	Actual costs	Difference
15				
+ 16	✓ HOUSING COSTS	0,00	0,00	0,00
+ 32	✓ ENTERTAINMENT	0,00	0,00	0,00
44				
+ 45	✓ TRANSPORT	0,00	0,00	0,00
59				
+ 60	✓ CREDITS	0,00	0,00	0,00
67				
+ 68	✓ INSURANCE	0,00	0,00	0,00
75				
+ 76	✓ FOOD	0,00	0,00	0,00
83				
+ 84	✓ CHILDREN	0,00	0,00	0,00
94				

In the column "Planned costs", enter the planned values of expenses for each expense item that is relevant to you. In the column "Actual costs", enter the actual values of expenses for the billing month. The "Difference" column will automatically calculate the difference between planned and actual costs. If you have overspent on any of the expense items, the value will be with a minus sign and will be highlighted in red.

✓ HOUSING COSTS	0,00	0,00	0,00
Items of expenditure	Planned costs	Actual costs	Difference
Mortgage payments/ rental housing			
Cellular and Internet			
Electricity			
Gas			
Water supply and sewerage			
Cable TV			
Garbage removal			
Security			
Renovation work			
Household chemicals			
Household products			
Other			
Sum-total:	0,00	0,00	0,00

In each cell, you can sum up all the many expenses for the same item that were made during the month (especially important for such recurring purchases as "food"). To do this, at the beginning of the cell, you must put the "=" sign and then enter the value through the "+" sign. Upon completion of the entry, press the "Enter" key and your inputs will be summed up.

Planned costs	Actual costs
5 000,00	=200+150+31+52

A completed table for one cost category might look like this ↓. At the bottom there is a line of totals, which is calculated automatically: you can see here how much you planned to spend on this category, and how much you actually spent, as well as the difference between these values. This will allow you to plan your family budget more effectively in the future.

	Planned costs	Actual costs	Difference
✓ HOUSING COSTS	3 340,00	3 355,00	-15,00
Items of expenditure	Planned costs	Actual costs	Difference
Mortgage payments/ rental housing	2 000,00	2 000,00	
Cellular and Internet	120,00	125,00	-5,00
Electricity	300,00	350,00	-50,00
Gas	50,00	50,00	
Water supply and sewerage	60,00	55,00	5,00
Cable TV	25,00	25,00	
Garbage removal		30,00	-30,00
Security		500,00	-500,00
Renovation work	650,00	200,00	450,00
Household chemicals	50,00		50,00
Household products	85,00		85,00
Other		20,00	-20,00
Sum-total:	3 340,00	3 355,00	-15,00

Fill in all the categories that are relevant to you in the same way. Unused categories can be left "hidden" or "hidden" by clicking on the "+" next to the category line name.

Working with the result of calculations

After you have filled in all the above fields of income and expenses for a month, you can see automatic calculations for this data at the top of the table.

Planned balance	0,00
Actual balance	0,00
Difference	0,00
Total planned costs	0,00
Total actual costs	0,00
Total difference	0,00
Balance at end of the month	0,00

In the field "Balance at the end of the month", you will see the amount of money that you managed to save or, on the contrary, overspent according to the results of the month. If you have overspent, the value will be with a minus sign and will be highlighted in red. The completed table might look like this ↓.

PLANNED monthly income		Planned balance	160,00
Source 1	8 000,00	Actual balance	-88,00
Source 2	500,00	Difference	-248,00
Additional income			
Total monthly income	8 500,00	Total planned costs	8 340,00
		Total actual costs	8 788,00
ACTUAL monthly income		Total difference	-448,00
Source 1	8 000,00		
Source 2	500,00	Balance at end of the month	-88,00
Additional income	200,00		
Total monthly income	8 700,00		