

Use the "Yearly budget template" to plan your budget and track expenses throughout one calendar year.

At the top is a thin table for entering total monthly income. If you keep personal records of income and expenses - you should enter the value of the total income, taking into account all sources. If you keep track of your family's income and expenses - you should enter the full value of your and your spouse's income and other sources). For instance:

January	February	March	April	May	June	July	August
\$3,000	\$3,500	\$4,000	\$4,200	\$3,700	\$3,400	\$2,500	\$3,500

Below is the table "COSTS", which contains a list of categories of expenses, such as:

- Housing;
- Entertainment;
- Transport;
- Credits;
- Insurance;
- Food;
- Children;
- Education;
- Finances;
- Pets;
- Personals;
- Others.

Each of these categories contains a detailed list of expenditure items. Following these expense items, enter your own expenses into the table monthly. The line with the category's name also contains the total values for this category for the current month. For instance:

COSTS	January	February	March	April
Housing Totals:	\$810	\$835	\$870	\$1,500
Mortgage payments/ rental housing	\$100	\$110	\$100	\$100
Cellular and Internet	\$200	\$200	\$210	\$200
Electricity				\$15
Gas	\$300	\$280	\$310	\$320
Water supply and sewerage	\$50	\$60	\$60	\$60
Cable TV	\$70	\$80	\$80	\$70
Garbage removal				\$35
Security	\$80	\$80	\$90	\$80

On the right side, a total column summarizes the total expenses for the already-completed period for each expense item and the total value for the entire category. For instance:

Total Costs:
\$9,049
\$1,244
\$1,389

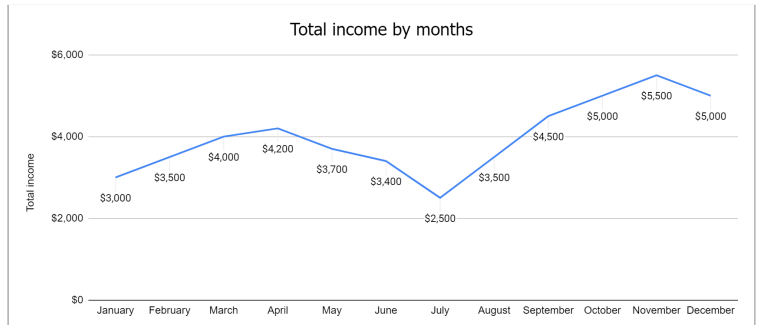
Similarly, fill in your expenses according to the list provided every month. At the bottom of the table, you will find a summary row for all costs for the month. For instance:

Total Costs:	\$3,210	\$3,805	\$3,610	\$4,135
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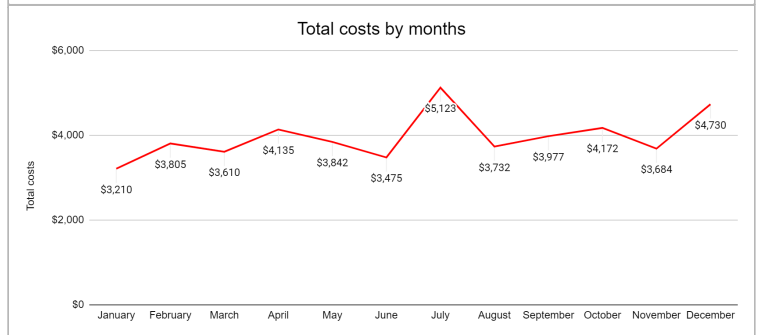
On the right side, a total column summarizes the total expenses for the already-completed period for each expense item and the total value for the entire category. For instance:

Under the table, 4 charts illustrate the data entered above:

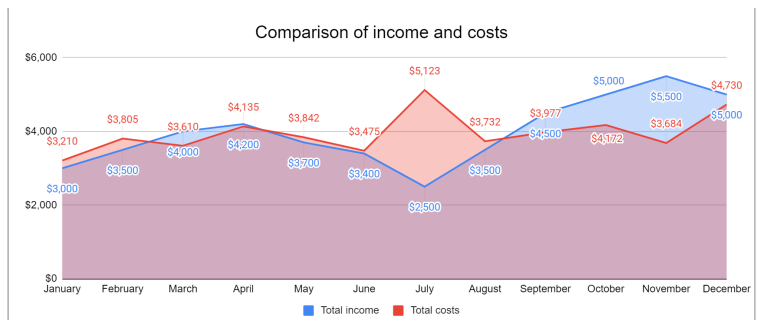
- The chart **“Total income by months”** displays the dynamics of your income by month.



- The chart **“Total costs by months”** displays the dynamics of your expenses by month.



- The **“Comparison of income and costs”** chart shows the ratio of your income and expenses throughout the year (you can easily see the months when income exceeded expenses and vice versa).



- The **“Total Costs by categories”** chart displays the total costs for each category for the entire period entered, descending (from highest to lowest) on what you spend the most money on.

