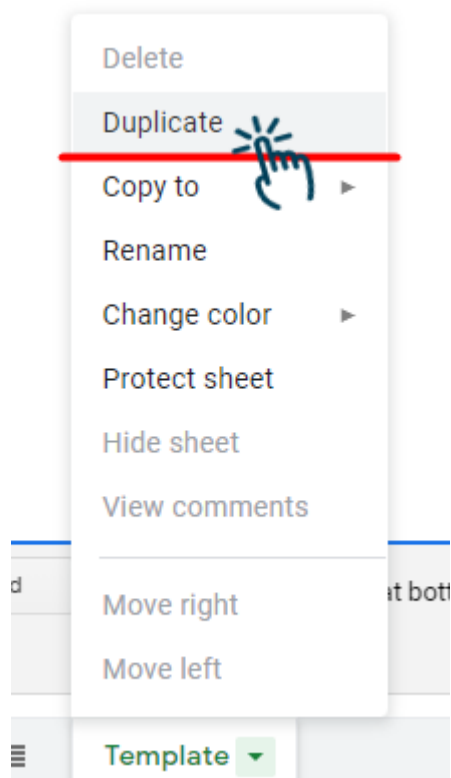


Use "Easy budget template" to plan and track your monthly budget. It will help you better plan your expenses for the coming months and save more money.

Working with table data

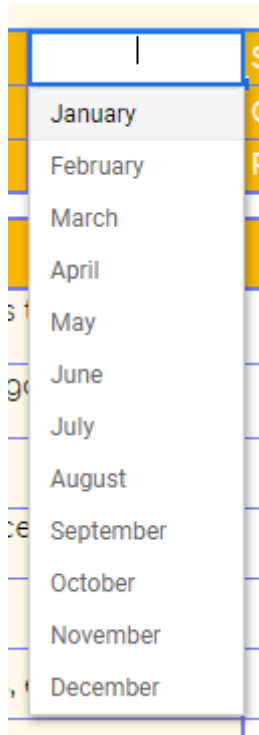
Before working with the table, create a blank copy of the sheet, leaving it for the next month. And do the same before each use of the new tab. To do this, right-click the name of the tab and select the "Duplicate" option, rename the sheet.



You see an introductory table at the top of the sheet; you need to specify values in cells that do not have a fill.

Month:		Saved:	-
Income:		Over-spent:	-
Total expenses:	0,0	Percentage of budget used:	

In the cell "Month" in the drop-down list, select the name of the month, which you plan to keep track of.

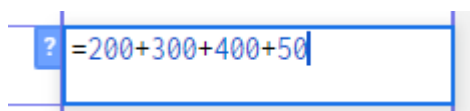


In the cell below ("**Income**"), enter your monthly income.

After that, go to the table of expenses accounting below.

- The column "**Expenses**" contains a list of possible categories of expenses.
- In the "**Budget**" column, enter the planned cost for this cost category.
- In the "**Actual**" column, enter the actual cost for this cost category.

You can initially enter the total value of expenses; you can sum them up in a cell; for this, first, enter the "=" sign in the cell, then enter the required value through the "+" sign. After entering all the values, press the Enter button, then all values will be summed up.

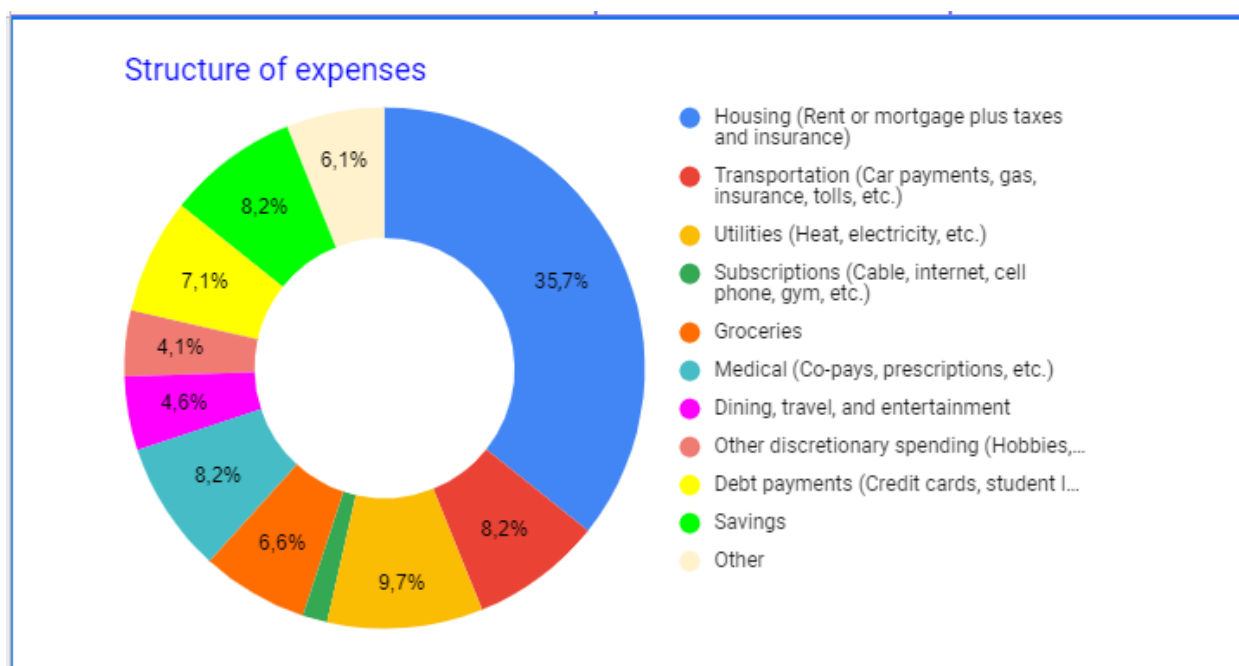


An example of a completed table looks like this.

Expenses:	Budget:	Actual:
Housing (Rent or mortgage plus taxes and insurance)	4 000,0	3 500,0
Transportation (Car payments, gas, insurance, tolls, etc.)	1 000,0	800,0
Utilities (Heat, electricity, etc.)	1 000,0	950,0
Subscriptions (Cable, internet, cell phone, gym, etc.)	300,0	150,0
Groceries	700,0	650,0
Medical (Co-pays, prescriptions, etc.)	900,0	800,0
Dining, travel, and entertainment	600,0	450,0
Other discretionary spending (Hobbies, personal care, etc.)	400,0	400,0
Debt payments (Credit cards, student loans, etc.)	800,0	700,0
Savings	200,0	800,0
Other	100,0	600,0

Working with the result of calculations

After filling in all the categories and values relevant to you, go down to the bottom of the sheet; there is a diagram with the structure of your monthly expenses as a percentage of the total amount, which can look like this.



You can also go back to the top of the sheet and see the cost analysis calculations for the month. For example:

Month:	June ▾	Saved:	200,0
Income:	10 000,0	Over-spent:	-
Total expenses:	9 800,0	Percentage of budget used:	98,0%

- The **"Total expenses"** cell will display the total value of all entered expenses.
- The **"Saved"** cell will display the amount of money you managed to save based on the month's results.
- The **"Over-spent"** cell will display the amount of money that you over-spent for the month.
- The **"Percentage of budget used"** cell will display the percentage of how much you have used your resources.