

This is the early draft of an automated spreadsheet meant to correlate with material from The American Template.

The goal of this spreadsheet is mainly to compare budget expectations for each financial category to the reality of their expenses

Much of the spreadsheet is automated, but it can be printed out as a template to manually keep track of expenses and compare them to budget expectations.

With time and review, one or more of these sheets can help sync budgeting habits to spending obligations.

[Enter Date/Timeframe]		Starting Income/Budget			Expenditures			Final Balance		Earnings		
		% Budget Allocated	Total Sum	or Estimate	Estimate	or Total Sum	%Expenses	Balance	%Change	Straight To Budget	Source1	Source2
Categories		0.0%			\$	-		\$	-	\$	-	
Food	Food/Laundry Detergents	100%			\$	-	0.0%	\$	-			
	Medicine & Emergency Kit											
	Laundromat											
Clothes	Clothes	0.0%	\$	-								
	Undergarments											
	Casual Wear											
	Business Wear											
	Special Events											
	Winter Wear											
	Workout Wear											
	Casual Shoes											
	Sneakers											
	Professional Shoes											
	Boots											
Housing	Housing	0.0%	\$	-								
	Rent/Mortgage											
	Electricity											
	Water/Utilities											
	Fees											
	Deposit											
	Repairs											
	Amenities											
Internet/Phone Service	Internet/Phone Service	0.0%	\$	-								
	Internet/Cable Service											
	Data Service											
	New Phone											

[Enter Date/Timeframe]		Starting Income/Budget			Expenditures			Final Balance		Earnings		
		% Budget Allocated	Total Sum	or Estimate	Estimate	or Total Sum		Balance	%Change	Straight To Budget	Source1	Source2
Categories		0.0%			\$	-				-		
Food		0.0%	\$ -			\$ -						
	Groceries											
	Fast Food											
	Special Events											
	Kitchenware											
Hygiene		0.0%	\$			-	0.0%	\$	-			
	Skincare											
	Bleach											
	Fabric											
	Maintenance											
Needs	Fees											
	Deposit											
	Repairs											
	Amenities											
	Internet/Phone Service	0.0%										
		0.0%	\$ -			\$ -	0.0%					
	Internet/Cable Service											
	Data Service											
	New Phone											

Red columns for expenses.

(+)

(-)

(+)

Blue columns for planning and budgeting funds that you already have or will reliably have for the time period.

Green areas for any income made after a budget has been set

Financial Categories

- The **category** column organizes the basic life obligations and expenses explored in the template.
- There are **General Categories** for basic budgeting and **Subcategories** for specific expenses.
- The categories and subcategories might not be practical when tracking expenses (ex. Hygiene products might just go under Groceries), so feel free to change, delete, or add more subcategories in the **blank spaces**.

[Enter Date/Timeframe]			Starting Income		
			% Budget Allocated		Total
Categories			0.0%		\$
	Food			0.0%	\$
	Groceries				
	Fast Food				
	Special Events				
	Kitchenware				
	Hygiene			0.0%	\$
	Skin/Hair/Teeth Products				
	Bleach/Cleaning Products				
	Food/Laundry Detergents				
	Medicine & Emergency Kit				
	Laundromat				

Clothes	0.0%	0.0%
Undergarments		
Casual Wear		
Business Wear		
Special Events		
Winter Wear		
Workout Wear		
Casual Shoes		
Sneakers		
Professional Shoes		
Boots		
Housing		0.0%
Rent/Mortgage		
Electricity		
Water/Utilities		
Fees		
Deposit		
Repairs		
Amenities		
Internet/Phone Service	0.0%	
Internet/Cable Service		
Data Service		
New Phone		
New Computer		
Software Licenses		
Expenses that can't be avoided for everyday life (food, rent, etc.).		
Carwash		
Parking Pass		

All categories go under the general umbrella of **Needs**, **Wants**, and **Savings Funds**.

General budget wisdom suggests a ratio of Needs-Wants-Funds as 50%-20%-30%, but these cells will keep track of the reality of your personal budget requirements and expense realities.

Any personal spending,
projects, or travel.

Expenses that can't be avoided for everyday life (food, rent, etc.).

Incoming debts like credit cards, extra funds for unexpected expenses or underbudgeting issues, and an untouched fund in case of severe emergencies.

Starting Income/Budget

[Enter Date/Timeframe]		Starting Income/Budget			Es
		% Budget Allocated	Total Sum	or Estimate	
Categories		0.0%			\$
Food		0.0%	\$ -		
	Groceries				
	Fast Food				
	Special Events				
	Kitchenware				
Hygiene		0.0%	\$ -		
	Skin/Hair/Teeth Products				
	Bleach/Cleaning Products				
	Food/Laundry Detergents				
	Medicine & Emergency Kit				
	Laundromat				

- To start, you will need to input the total amount of money set aside for this period.

- On the top, the %Budget Allocated will let you know how much of your budget is distributed across all categories and subcategories.

- Below, the %Budget Allocated splits into two columns. On the right, you will see what percentage of the total budget each category and/or subcategory.

- Each category's percentage is added up on the left in each Needs, Wants, and Funds section to show your personal proportional distribution, be it 50%-20%-30% or otherwise.

- The Total Sum column is for planning the expenses of each subcategory. The total will be calculated on top of the whole category.

- Alternatively, the Estimate column is for allocating money to the general category.

Enter Date/Timeframe]	Starting Income/Budget		
	% Budget Allocated	Total Sum	or Estimate
Categories	116.7%	\$	300.00
Food	50.0%	150.00	
Groceries	33.3%	\$ 100.00	
Fast Food	16.7%	\$ 50.00	
Special Events			
Kitchenware			
	116.7%		
Hygiene	66.7%		
Skin/Hair/Teeth Products	33.3%	\$ 100.00	
Bleach/Cleaning Products	16.7%	\$ 50.00	
Food/Laundry Detergents	16.7%	\$ 50.00	
Medicine & Emergency Kit	1000.0%	\$ 3000.00	
Laundromat			\$ 200.00

- When budgeting, note that you can overbudget. When you allocate more money than you have, the %Budget Allocated cell will tell you this by highlighting itself red.
- Also note that filling out the Estimate column will replace the Total Sum from that category. When that happens, the subcategory values will not be counted when calculating the %Budget Allocated. This way, you can still work on allocating money to each subcategory while narrowing down available funds for the overall category.
- See how this \$3000 allocation is worth %1000 of the total budget, but the total allocation for the whole category is instead the \$200 from the Estimate column.

[Enter Date/Timeframe]		Starting Income/Budget			Expenditures			
		% Budget Allocated	Total Sum	or Estimate	Estimate	or Total Sum	%Expenses	
Categories		250.0%	\$	300.00	\$	545.00		
Food		50.0%	\$	150.00		\$	145.00	26.6%
	Groceries	33.3%	\$	100.00		\$	100.00	18.3%
	Fast Food	16.7%	\$	50.00		\$	45.00	8.3%
	Special Events							
	Kitchenware							
Hygiene		66.7%	\$	-		\$	-	27.5%
	Skin/Hair/Teeth Products	33.3%	\$	100.00				
	Bleach/Cleaning Products	16.7%	\$	50.00				
	Food/Laundry Detergents	16.7%	\$	50.00				
	Medicine & Emergency Kit	1000.0%	\$	3,000.00				
	Laundromat							
Clothes		133.3%	\$	-		\$	-	45.9%
	Undergarments					\$	200.00	
	Casual Wear					\$	50.00	
	Business Wear					\$	3,000.00	
	Special Events							
	Winter Wear							
	Workout Wear							
	Casual Shoes							
	Sneakers							
	Professional Shoes							
	Boots							

Expenditures

- Unlike the Starting Budget, the total amount of money spent is automatically calculated from the shaded cells below.
- Mirroring the Starting Budget, you can input either of lump Estimate of money spent on each financial category or use the Total Sum column to track each specific subcategory.
- The %Expenses columns will track what percentage of Total Expenditures for each category, subcategory, and section.

Final Balance

- At the top, the **Balance** column will show how much money is left after taking Total Expenditures and from the Starting Budget.
- The %**Change** column calculates what percentage of the Starting Budget was lost.

[illegible]

- | | | |
|-----------|---------------|---------|
| ures | Final Balance | |
| %Expenses | Balance | %Change |
| | \$ (245.00) | -181.7% |

- Just as with the Balance column, the %Change column also applies to the categories and subcategories and can help spot overspending and overbudgeting.

Earnings

- The two source columns can be filled in and retitled. Each column's full amount will be added to the **Final Balance**.

Starting Income/Budget			Expenditures			Final Balance		Earnings		
% Budget Allocated	Total Sum	or Estimate	Estimate	or Total Sum	%Expenses	Balance	%Change	Straight To Budget	Source1	Source2
250.0%	\$	300.00	\$	545.00		\$	-	-100.0%	\$	45.00

	50.0%	\$	150.00	
	33.3%	\$	100.00	
	16.7%	\$	50.00	
	66.7%	-		
	33.3%	\$	100.00	
	16.7%	\$	50.00	
	16.7%	\$	50.00	
	100.0%	\$	3,000.00	\$ 200.00
	133.3%	\$	-	
				\$ 400.00

- A little unorthodox, the **Earnings** columns are for any money received within the time period but was not planned for or does not happen regularly. Example circumstances might be:
 - a side hustle
 - birthday money
 - a bonus check
 - sold belongings
 - or cashed out investments
- This is important to have because in order to sync your budget mentality to your financial habits, the **Starting Budget** should not be manipulated once fully planned out.

	\$	-
\$ 40.00		
	\$	5.00
	\$	5.00
	\$	-

- The **Straight To Budget** column is for quickly repurposing earnings directly into a financial category or subcategory, and functions just as the Expenditures columns with the total amount calculated on top.
- This column is also useful for re-allocating money from one category to another without touching the Starting Budget. Simply add money into the appropriate column and add the same amount as an expense to the category that money is being taken out of.

Earnings

- The two source columns can be filled in and retitled. Each column's full amount will be added to the **Final Balance**.

Starting Income/Budget			Expenditures				Final Balance		Earnings		
% Budget Allocated	Total Sum	or Estimate	Estimate	or Total Sum	%Expenses		Balance	%Change	Straight To Budget	Source1	Source2
250.0%	\$ 300.00		\$ 545.00				\$ -	-100.0%	\$ 45.00	\$ 200.00	
50.0%	\$ 150.00			\$ 145.00	26.6%		\$ 45.00	-70.0%		\$ -	
33.3%	\$ 100.00			\$ 100.00	18.3%		\$ -	-100.0%			
16.7%	\$ 50.00			\$ 45.00	8.3%		\$ 5.00	-90.0%			
									\$ 40.00		
66.7%	\$ -			\$ -	27.5%		\$ 55.00	-72.5%		\$ 5.00	
33.3%	\$ 100.00						\$ 105.00	5.0%		\$ 5.00	
16.7%	\$ 50.00						\$ 50.00	0.0%			
16.7%	\$ 50.00						\$ 50.00	0.0%			
1000.0%	\$ 3,000.00		\$ 200.00	\$ 150.00			\$ 3,000.00	0.0%			
133.3%	\$ -			\$ -	45.9%		\$ 150.00	-62.5%		\$ -	
				\$ 200.00			\$ (200.00)				
				\$ 50.00			\$ (50.00)				
				\$ 3,000.00			\$ (3,000.00)				
			\$ 400.00	\$ 250.00							

- The Straight To Budget column is repurposed into a first subcategory just as the other columns are.
- This column re-allocates category touching money. Simply a appropriate the same expense money is

- The **Straight To Budget** column is for quickly repurposing earnings directly into a financial **category** or **subcategory**, and functions just as the Expenditures columns with the total amount calculated on top.
- This column is also useful for re-allocating money from one category to another without touching the Starting Budget. Simply add money into the appropriate column and add the same amount as an expense to the category that money is being taken out of.

Example Sheet

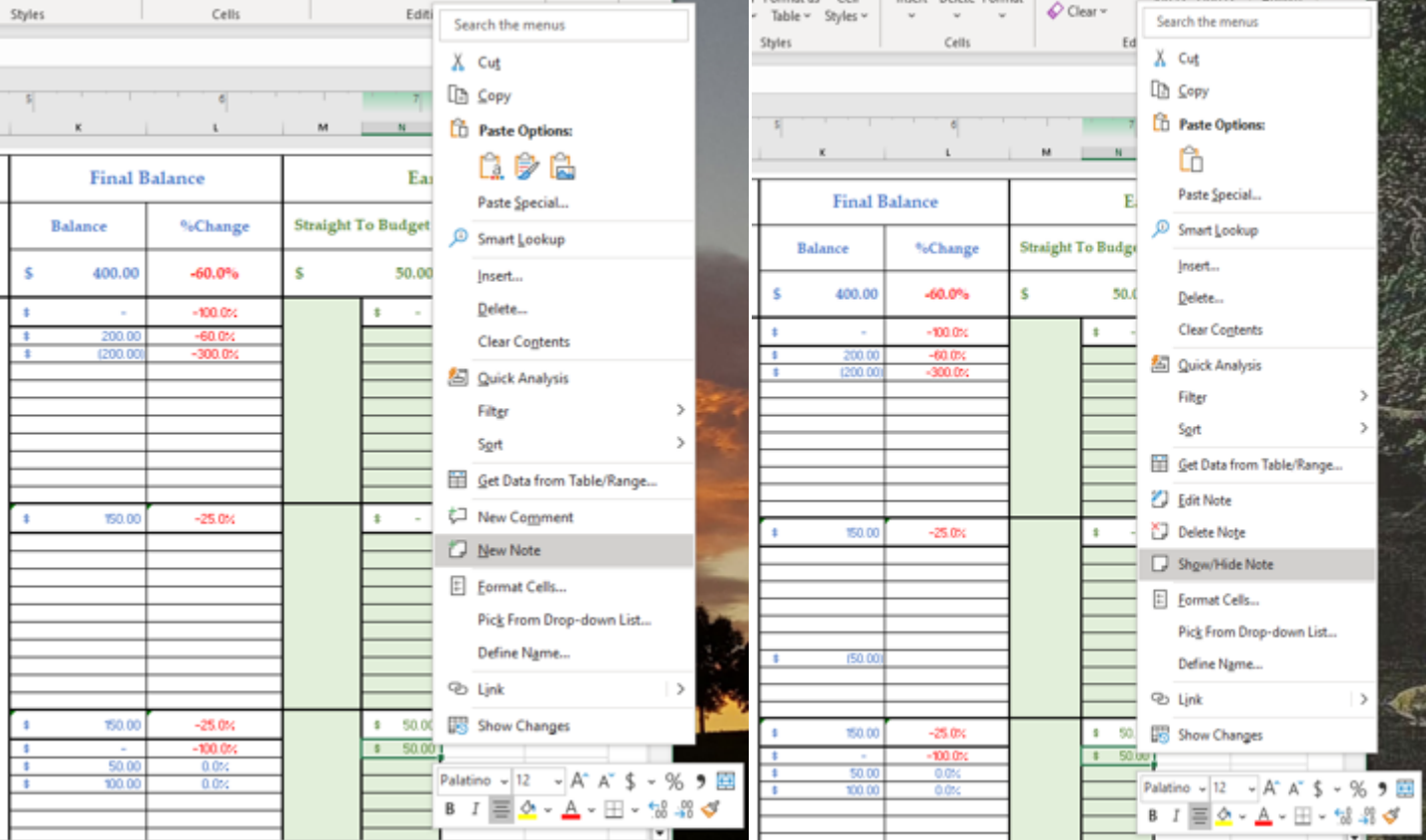
Example Sheet: Budgeting for the month

[illegible]

Example Sheet: Earnings for the month

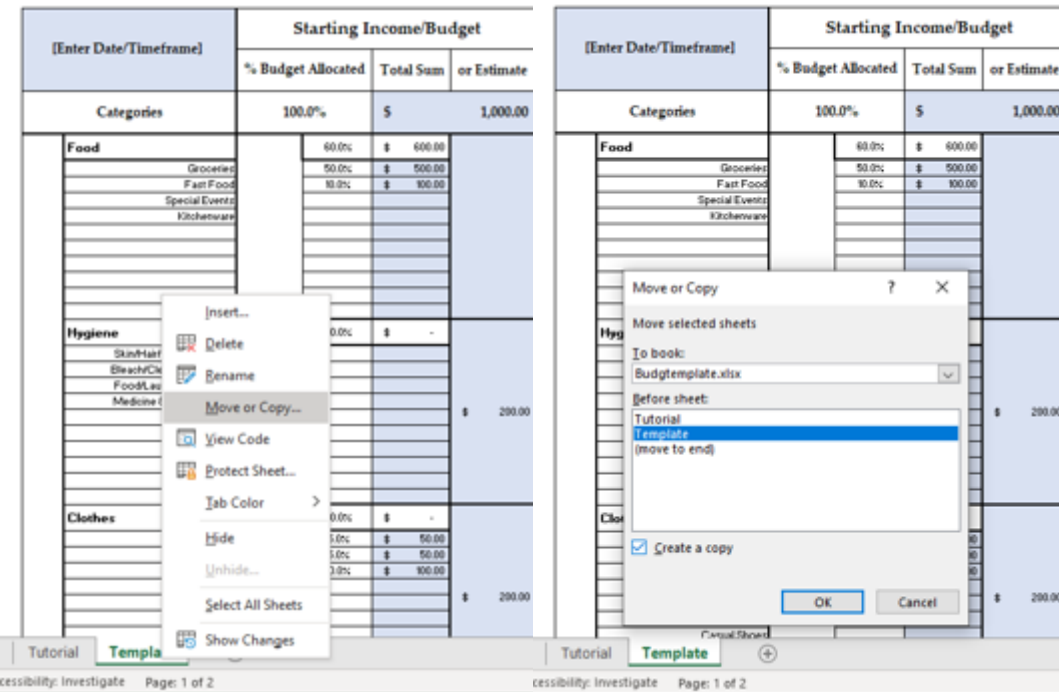
[illegible]

Options for Printing and Duplicating

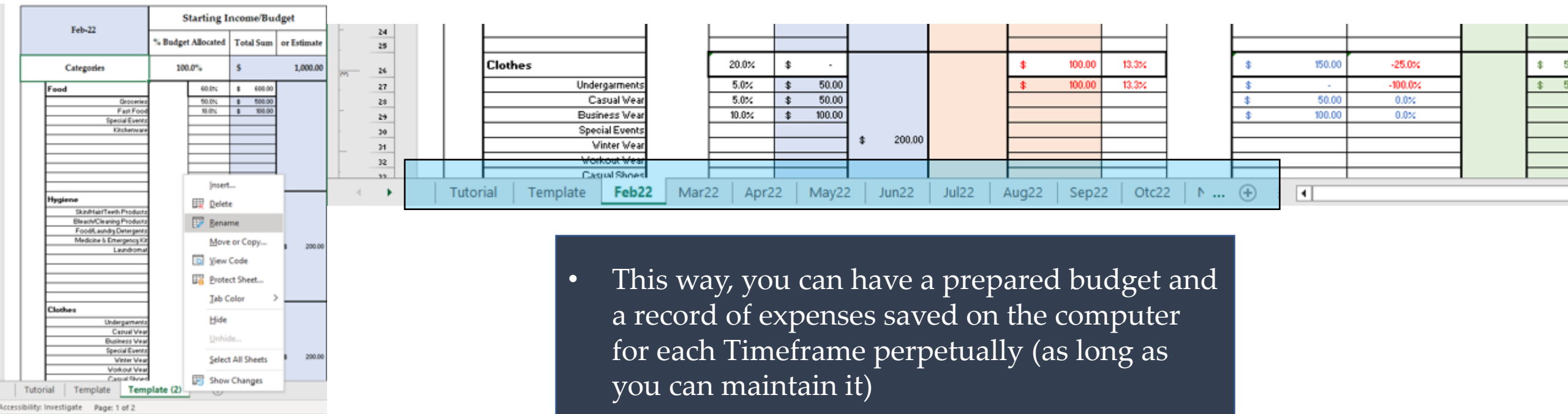


- Printed out, it is easy to write notes to explain irregular expenses, earnings, or budget decisions.
- To do the same on MS Excel, right click on a cell and click on “New Note”.
- The note will appear when the cell is hovered over, to make it stay, right click on the cell again and click on “Show/Hide Note”.

50.00	\$	-	6.7%	\$	150.00	-25.0%	\$	-
	\$50 given to Undergarments							
	\$	50.00		\$	(50.00)			
	\$	100.00	13.3%	\$	150.00	-25.0%	\$	50.00
	\$	100.00	13.3%	\$	-	-100.0%	\$	50.00
				\$	50.00	0.0%		
				\$	100.00	0.0%		



- Printing this spreadsheet might be practical for storing information long term, but you can create more spreadsheets by right clicking the sheet title and clicking “Move or Copy”. Click on the desired sheet and check “Create a Copy”.
- You can rename each sheet by right clicking the sheet title and clicking “Rename”.



- This way, you can have a prepared budget and a record of expenses saved on the computer for each Timeframe perpetually (as long as you can maintain it)

