

Directions for Personal Budget Template with Bar Charts

This simple budget worksheet consists of 1 page where you can enter all your expenses. There is a section to enter your income and then several sections for your expenses.

Budget – This is the tab where you can enter all your information

1st Section - Income – Here you can enter your income for each month. There is a section to enter your Payroll Deductions, so if you plan to enter these, you would need to enter the gross income. This way the Net Monthly Income in row 13 should show what you actually received after these deductions. If you don't want to track your payroll deductions, you can hide these rows and just enter your income as what you receive on your paychecks.

Budget	Estimated Monthly Income	Estimated Annual Income	January	Febuary	March
1st Income		\$ -	\$ 1,500.00		
2nd Income		\$ -	\$ 1,500.00		
Misc. Additional Income		\$ -			
Payroll Deductions					
FICA		\$ -	\$ 300.00		
Social Security		\$ -			
Company Medical Insurance		\$ -			
Company Dental Insurance		\$ -			
Company Term Insurance		\$ -			
Total Payroll Deductions	\$ -	\$ -	\$ 300.00	\$ -	\$ -
Net Monthly Income	\$ -	\$ -	\$ 2,700.00	\$ -	\$ -



To hide the payroll deductions, highlight the rows shown, right click and select hide.

Expense Sections – There are 11 main expense sections, which are the blue rows with white font –

- Housing
- Utility
- Food
- Transportation
- Clothing
- Medical/Health
- Personal
- Insurance
- Recreation
- Savings
- Debt

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These are the 11 main expenses that will appear in the bar charts for each month. Each expense section will have several rows with more specific sub-categories that fall under Housing, Utilities, etc.

Housing			
Home Mortgage	\$ -	\$ -	
Property Taxes	\$ -	\$ -	
HOA Dues	\$ -	\$ -	
Home Insurance	\$ -	\$ -	
Home Maintenance -Repairs	\$ -	\$ -	
Home Décor & Furniture	\$ -	\$ -	
Total Housing	\$ -	\$ -	\$ -
Utilities			
Electricity	\$ -	\$ -	
Water	\$ -	\$ -	
Heating	\$ -	\$ -	
Garbage	\$ -	\$ -	
Phones	\$ -	\$ -	
Internet	\$ -	\$ -	
Cable	\$ -	\$ -	
Total Utilities	\$ -	\$ -	\$ -

You can change any of the subcategories by writing over what is there.

Monthly Income & Expenses – This tab has the bar chart that will show your Income and total Expense for each month.

Monthly Expenses – This tab will have a bar chart for each month (just keep scrolling to the right). Each chart will show the total expenses per main category for that month.