

The Household Budget Tracker

Quick-Start Guide · Your categories, your plan: log spending and income, and see every month, bills coming due, and savings goals.

What's in your download

- Household-Budget-Tracker.xlsx: the blank workbook, ready for your details
- Household-Budget-Tracker (Example).xlsx: the same workbook filled with made-up data, so you can see how it works
- Quick-Start-Guide.pdf: this guide

Opening the file

The workbook is a standard .xlsx file. It opens in any modern spreadsheet app on a computer, and in free web-based spreadsheet apps (upload the file, then open it). Keep a copy of the original download as a backup.

Set up in five minutes

1. Open Categories: rename, delete or add categories, mark each as Income or Expense, and optionally type a monthly plan.
2. Log transactions on Transactions: date, description, category (pick from the list), amount as a positive number.
3. Monthly Summary fills itself in for the budget year: totals at the top, every category underneath.
4. List recurring bills on Bills with the day of the month they're due. The next due date and a 3-day warning are automatic.
5. Add anything you're saving toward on Goals and update 'Saved so far' when you add to it.
6. Dashboard shows this month, the year so far, and bills coming up.

Tab by tab

Dashboard. A one-page summary of the month, the year, bills, and goals. Nothing to type here.

Transactions. Up to 600 transactions with category picker; type and month are filled in for you.

Categories. Your own income and expense categories, with an optional monthly plan for each.

Monthly Summary. Income, spending and what's left for every month, then every category by month.

Bills. Recurring bills with automatic next due date, a 3-day warning, and a paid-this-month tick.

Goals. Goals you choose, with progress bars and the monthly amount that would hit your date.

Tips

- Most banks can export transactions as CSV. Paste date, description and amount into the cream columns, then choose categories.
- If a Type cell shows '?', that category isn't on the Categories tab yet. Add it there or fix the spelling.
- A short weekly check-in keeps each entry session small.
- The plan column is optional. You can leave it blank and use Monthly Summary to see the actual numbers.

This workbook is an organizer and calculator only. It doesn't give financial advice.

Need help?

If something doesn't work the way you expect, contact the support address on the shop page. If the kit isn't right for you, ask for a refund within 14 days of purchase.

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