Monthly Budget Planner | Excel Template

HOW TO USE

1	Open the 'Monthly Budget' sheet and type the month at the top.
2	Enter your income sources and planned amounts in the yellow cells.
3	Enter your planned spending per category, then fill the 'Actual' column during the month.
4	Read the Summary and the chart: the template calculates everything automatically.
5	At month end, copy your totals into the 'Yearly Overview' sheet.
TIP	Right-click the sheet tab > Move or Copy > Create a copy, to make a new sheet for each month.

COLOR GUIDE

Blue text, yellow cell	Cells you type in. Sample data is included: replace it with your own.
Black text	Formulas. Do not overwrite them.

Works in Microsoft Excel, LibreOffice and Google Sheets. No macros.

Monthly Budget Planner

Month: January 2027 **Currency:** USD

SUMMARY

	Planned	Actual	
Total Income	**2,100.00**	**2,220.00**	
Total Expenses	**1,700.00**	**1,730.00**	
Balance (Income - Expenses)	**400.00**	**490.00**	**Surplus**
Savings Rate	**19.0%**	**22.1%**	

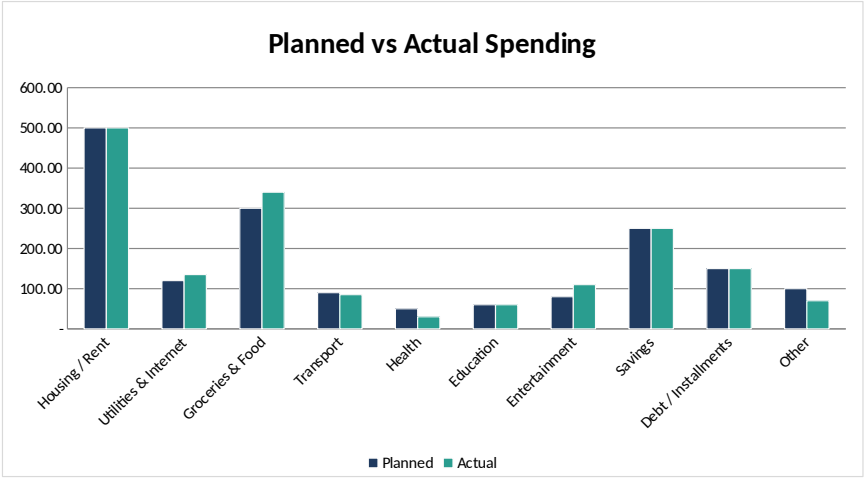
INCOME

Source	Planned	Actual
Salary	1,500.00	1,500.00
Freelance work	400.00	520.00
Side business	200.00	150.00
Other income	-	50.00
Total Income	**2,100.00**	**2,220.00**

EXPENSES

Category	Planned	Actual	Difference	Status
Housing / Rent	500.00	500.00	-	On track
Utilities & Internet	120.00	135.00	(15.00)	**Over budget**
Groceries & Food	300.00	340.00	(40.00)	**Over budget**
Transport	90.00	85.00	5.00	On track
Health	50.00	30.00	20.00	On track
Education	60.00	60.00	-	On track
Entertainment	80.00	110.00	(30.00)	**Over budget**
Savings	250.00	250.00	-	On track
Debt / Installments	150.00	150.00	-	On track
Other	100.00	70.00	30.00	On track
			-	
			-	
			-	
			-	
Total Expenses	**1,700.00**	**1,730.00**	**(30.00)**	**Over budget**

Sample data is included. Replace the yellow cells with your own numbers. Difference = Planned - Actual (negative = overspent).



Yearly Overview

Year: 2027

Month	Total Income	Total Expenses	Balance	Savings Rate
January	2,150.00	1,900.00	250.00	11.6%
February	2,200.00	1,950.00	250.00	11.4%
March	2,100.00	1,880.00	220.00	10.5%
April	2,300.00	2,000.00	300.00	13.0%
May	2,250.00	1,990.00	260.00	11.6%
June	2,400.00	2,050.00	350.00	14.6%
July	2,350.00	2,100.00	250.00	10.6%
August	2,300.00	2,000.00	300.00	13.0%
September	2,450.00	2,150.00	300.00	12.2%
October	2,500.00	2,200.00	300.00	12.0%
November	2,400.00	2,080.00	320.00	13.3%
December	2,600.00	2,300.00	300.00	11.5%
Total	**28,000.00**	**24,600.00**	**3,400.00**	**12.1%**

Type your monthly totals in the yellow cells (copy them from each 'Monthly Budget' sheet). Sample data shown.

