

The Kitchen-Table Money Book

a household budget you can actually keep up with · works in Excel, Google Sheets, LibreOffice

1 • Setup

Type your income sources and up to 20 spending categories with a monthly plan amount. Category names feed every dropdown.

2 • Log

Each month tab has a log on the left. Enter date, what, category (dropdown) and amount. 150 rows per month.

3 • Glance

The right side of each month tab shows plan vs. actual per category, with bars that turn brick-red when you overspend.

4 • Year

Dashboard rolls everything up: monthly income vs spending chart, savings rate, top categories.

5 • Sinking Funds

Annual costs (car service, holidays, school fees) divided into a monthly set-aside, with progress.

6 • Debt Payoff

List debts; the sheet orders them and estimates months to payoff for snowball or avalanche.

7 • Subscriptions

Every recurring charge, its yearly cost, and a keep / pause / cancel decision.

8 • Goals

Up to 8 savings goals with target date and the monthly amount needed to hit it.

Tip

Only cells with the cream background are meant for typing. Everything olive / mustard is calculated.

Google Sheets

File > Import > Upload this .xlsx > "Replace spreadsheet". Dropdowns, formulas and charts carry over.

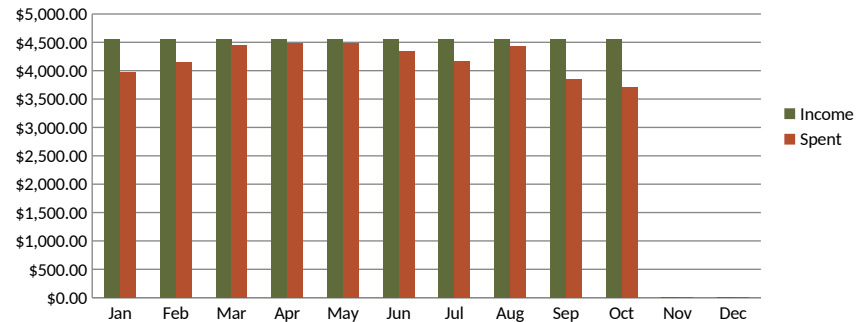
The Year at the Kitchen Table

everything rolls up here automatically

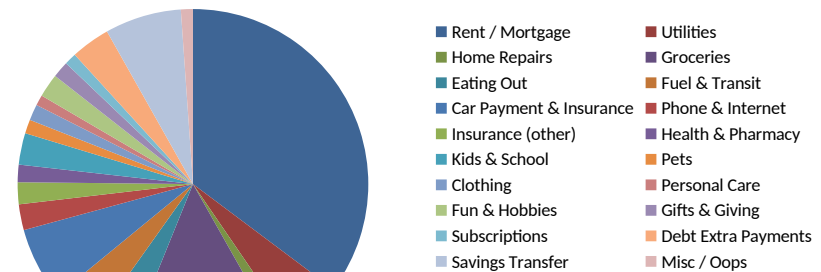
Month	Income	Spent	Saved/Left	Rate
Jan	\$4,550.00	\$3,978.72	\$571.28	13%
Feb	\$4,550.00	\$4,149.63	\$400.37	9%
Mar	\$4,550.00	\$4,442.09	\$107.91	2%
Apr	\$4,550.00	\$4,488.19	\$61.81	1%
May	\$4,550.00	\$4,490.48	\$59.52	1%
Jun	\$4,550.00	\$4,336.25	\$213.75	5%
Jul	\$4,550.00	\$4,167.61	\$382.39	8%
Aug	\$4,550.00	\$4,437.41	\$112.59	2%
Sep	\$4,550.00	\$3,854.31	\$695.69	15%
Oct	\$4,550.00	\$3,704.92	\$845.08	19%
Nov	\$0.00	\$0.00	\$0.00	
Dec	\$0.00	\$0.00	\$0.00	
Year	\$45,500.00	\$42,049.61	\$3,450.39	8%

Category	Year total	Avg / month	Plan / year
Rent / Mortgage	\$14,815.58	\$1,481.56	\$17,400.00
Utilities	\$2,198.05	\$219.81	\$2,520.00
Home Repairs	\$573.43	\$57.34	\$720.00
Groceries	\$6,011.83	\$601.18	\$7,440.00
Eating Out	\$1,563.69	\$156.37	\$1,920.00
Fuel & Transit	\$1,773.96	\$177.40	\$2,160.00
Car Payment & Insurance	\$2,819.92	\$281.99	\$3,480.00
Phone & Internet	\$1,004.18	\$100.42	\$1,140.00
Insurance (other)	\$847.83	\$84.78	\$1,020.00
Health & Pharmacy	\$676.52	\$67.65	\$840.00
Kids & School	\$1,225.64	\$122.56	\$1,440.00
Pets	\$539.45	\$53.95	\$660.00
Clothing	\$625.82	\$62.58	\$720.00
Personal Care	\$406.05	\$40.61	\$480.00
Fun & Hobbies	\$913.36	\$91.34	\$1,080.00
Gifts & Giving	\$636.08	\$63.61	\$720.00
Subscriptions	\$468.59	\$46.86	\$576.00
Debt Extra Payments	\$1,520.81	\$152.08	\$1,800.00
Savings Transfer	\$2,964.01	\$296.40	\$3,600.00
Misc / Oops	\$464.81	\$46.48	\$600.00

Income vs spending



Where the year went



Jan · money log

left: log every spend · right: how the month is going

Date	What	Category	Amount
18 Jan	cash · rent	Rent / Mortgage	\$1,222.03
16 Jan	card · utilities	Utilities	\$131.20
27 Jan	online · utilities	Utilities	\$111.65
07 Jan	online · home	Home Repairs	\$30.91
18 Jan	online · home	Home Repairs	\$30.74
28 Jan	cash · groceries	Groceries	\$581.73
28 Jan	online · eating	Eating Out	\$172.95
03 Jan	cash · fuel	Fuel & Transit	\$198.51
01 Jan	transfer · car	Car Payment & Insurance	\$255.42
13 Jan	online · phone	Phone & Internet	\$33.47
26 Jan	online · phone	Phone & Internet	\$29.67
05 Jan	transfer · phone	Phone & Internet	\$40.48
16 Jan	cash · insurance	Insurance (other)	\$61.33
14 Jan	transfer · health	Health & Pharmacy	\$44.78
27 Jan	online · health	Health & Pharmacy	\$33.34
14 Jan	cash · kids	Kids & School	\$61.23
22 Jan	card · kids	Kids & School	\$74.55
22 Jan	cash · pets	Pets	\$35.60
11 Jan	card · pets	Pets	\$30.78
19 Jan	transfer · clothing	Clothing	\$64.79
16 Jan	online · personal	Personal Care	\$15.49
26 Jan	card · personal	Personal Care	\$15.06
01 Jan	transfer · fun	Fun & Hobbies	\$37.15
14 Jan	card · fun	Fun & Hobbies	\$28.69
20 Jan	card · fun	Fun & Hobbies	\$21.80
11 Jan	transfer · gifts	Gifts & Giving	\$22.62
02 Jan	transfer · gifts	Gifts & Giving	\$20.07
04 Jan	card · gifts	Gifts & Giving	\$14.09
10 Jan	transfer · subscriptions	Subscriptions	\$61.58
28 Jan	transfer · debt	Debt Extra Payments	\$167.08
05 Jan	online · savings	Savings Transfer	\$137.42
28 Jan	online · savings	Savings Transfer	\$138.91
26 Jan	transfer · misc	Misc / Oops	\$53.60

Category	Plan	Actual	Left	Used
Rent / Mortgage	\$1,450.00	\$1,222.03	\$227.97	84%
Utilities	\$210.00	\$242.85	-\$32.85	116%
Home Repairs	\$60.00	\$61.65	-\$1.65	103%
Groceries	\$620.00	\$581.73	\$38.27	94%
Eating Out	\$160.00	\$172.95	-\$12.95	108%
Fuel & Transit	\$180.00	\$198.51	-\$18.51	110%
Car Payment & Insurance	\$290.00	\$255.42	\$34.58	88%
Phone & Internet	\$95.00	\$103.62	-\$8.62	109%
Insurance (other)	\$85.00	\$61.33	\$23.67	72%
Health & Pharmacy	\$70.00	\$78.12	-\$8.12	112%
Kids & School	\$120.00	\$135.78	-\$15.78	113%
Pets	\$55.00	\$66.38	-\$11.38	121%
Clothing	\$60.00	\$64.79	-\$4.79	108%
Personal Care	\$40.00	\$30.55	\$9.45	76%
Fun & Hobbies	\$90.00	\$87.64	\$2.36	97%
Gifts & Giving	\$60.00	\$56.78	\$3.22	95%
Subscriptions	\$48.00	\$61.58	-\$13.58	128%
Debt Extra Payments	\$150.00	\$167.08	-\$17.08	111%
Savings Transfer	\$300.00	\$276.33	\$23.67	92%
Misc / Oops	\$50.00	\$53.60	-\$3.60	107%

Income this month	\$4,550.00
Spent so far	\$3,978.72
Left over	\$571.28
Savings rate	18.6%

Debt Payoff

snowball = smallest balance first · avalanche = highest rate first

Method (type Snowball or Avalanche):

Snowball

Extra paid per month on top of minimums:

\$150.00

Debt	Balance	APR %	Min payment	Months (min only)	Interest (min only)	Order
Store card	\$820.00	24.9	\$35.00	33	\$335.00	1
Credit card	\$3,400.00	19.9	\$90.00	60	\$2,000.00	2
Car loan	\$7,800.00	7.4	\$260.00	34	\$1,040.00	3
Student loan	\$12,500.00	4.5	\$140.00	109	\$2,760.00	4

Attack first: Store card

Pay its minimum plus the extra; when it hits zero, roll the whole payment into #2.

Total debt

\$24,520.00