

Use our "Annual budget template" to plan your budget for the year.

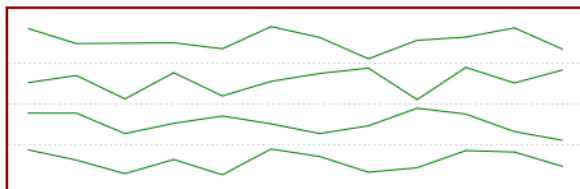
The income block is located in the red frame.

INCOME	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
Wages	\$22,320	\$20,330	\$20,380	\$20,440	\$19,650	\$22,550	\$21,130	\$18,340	\$20,760	\$21,180	\$22,380	\$19,570
Interest/dividends	\$2,730	\$3,220	\$1,630	\$3,410	\$1,830	\$2,820	\$3,360	\$3,720	\$1,580	\$3,770	\$2,710	\$3,610
Miscellaneous	\$2,160	\$2,160	\$1,740	\$1,950	\$2,100	\$1,940	\$1,740	\$1,900	\$2,260	\$2,140	\$1,780	\$1,600
Income totals	\$27,210	\$25,710	\$23,750	\$25,800	\$23,580	\$27,310	\$26,230	\$23,960	\$24,600	\$27,090	\$26,870	\$24,780

The rows contain a list of possible income items. In columns for months, you need to record your income. In the summary line, you will see the total income value for each month.

On the right, you will see a visualization of the dynamics of your income by months for each type of income and the total.

INCOME DYNAMICS



Blocks with expenditure categories are presented in blue boxes. They must be filled in the same way. In each category, a list of expense items is indicated, in which you need to enter the corresponding values by month. Filling example:

Daily living	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
Groceries	\$290	\$230	\$200	\$220	\$230	\$150	\$50	\$90	\$120	\$190	\$80	\$150
Child care	\$110	\$200	\$270	\$10	\$160	\$180	\$60	\$140	\$220	\$220	\$180	\$240
Dry cleaning	\$260	\$210	\$100	\$110	\$60	\$10	\$200	\$30	\$110	\$260	\$70	\$240
Dining out	\$280	\$250	\$0	\$190	\$180	\$10	\$230	\$190	\$140	\$260	\$150	\$270
Housecleaning service	\$180	\$260	\$190	\$90	\$280	\$290	\$70	\$70	\$160	\$70	\$0	\$70
Dog walker	\$170	\$200	\$250	\$190	\$40	\$200	\$270	\$150	\$290	\$50	\$210	\$110
Daily living totals	\$1,290	\$1,350	\$1,010	\$810	\$950	\$840	\$880	\$670	\$1,040	\$1,050	\$690	\$1,080

The visualization of the dynamics of expenses for each item is located on the right for all expenses.

At the bottom of the template in a green frame is a block of monthly balances (the difference between income and expenses within one month).

Balance	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
Income and expenses difference	\$1,580	\$3,645	-\$4,403	-\$851	-\$43	\$1,415	\$39	\$1,568	\$312	-\$1,186	-\$1,143	\$2,030

If expenses exceed income, the value will be displayed in red with a minus sign.

On the right is a visualization of the monthly balance. Negative values (money overspending) will be displayed in red with a column below the axis by the corresponding level; otherwise - in green with columns above the axis.

BALANCE DYNAMICS

