

Use the "Household budgeting template" to plan your household budget by keeping track of your income, expenses, and savings.

At the top of the left column, you'll find a blue-colored "Total Income" table that provides fields for entering your income values from all possible sources. Enter the planned values in the "Projected" column and enter the actual values in the "Actual" column, even if they are the same. For instance:

Income	Projected	Actual
Total Income	\$5,100	\$5,010
Source 1	\$3,000	\$2,900
Source 2	\$2,000	\$2,000
Gifts		
Dividends, cashback	\$100	\$110
Other		

In the line "Total Income", the values for all sources of income are summarized in the frame; you do not need to enter anything in these cells; they have formulas.

Below are tables with a green design, in which you need to enter the values of your expenses, according to the categories given:

- Housing
- Children
- Food
- Education
- Finances
- Pets
- Entertainment
- Transport
- Credits
- Insurance
- Personal
- Others

In these mini-tables, similarly enter the values of planned and current expenses in 2 columns: "Projected" and "Actual", even if they are the same.

Expenses	Projected	Actual
Entertainment	\$475	\$425
Music	\$45	\$40
Movies		\$5
Concerts	\$65	\$60
Books		
Games	\$15	\$20
Magazines		
Sports activities	\$350	\$300
Theater		

In the rows with the names of the categories in the frame, the values for all expenditure items are summarized; you do not need to enter anything in these cells; they have formulas.

At the top in the right column are the summary lines:

	Projected	Actual
Total Income	\$5,100	\$5,010
Total Expenses	\$4,575	\$4,335
Saved Money	\$525	\$675

The line “Total Income” contains the values of planned and actual incomes indicated in the first table;

The line “Total Expenses” shows the total values of all entered planned and actual expenses;

The line “Saved Money” displays the results of the calculations - the amount that you planned to save for this period and the amount that you actually saved.