

Household Budget Planner

Quick-start guide · a formula-driven budget you own forever

Set up (once)

- 1 **Settings** tab — enter your household members.
- 2 **Categories** tab — two blocks (Expense & Income), 24 slots each. Rename the defaults or fill a blank row to add your own; each slot's swatch shows its chart color.

Every day

- 3 **Transactions** tab — log each transaction (date, description, category, person, type, amount). This is the only tab you touch regularly.

Tip: enter the date and the Month column fills itself.

Watch it work

- 4 **Overview** — pick a range (this month, last 3/6/12 months, year to date, all, or custom); the KPIs and every chart update automatically.
- 5 **Budget Targets** — set a monthly target per category, pick a month, and see remaining, % used, and the change from last month, with your 3-month average alongside.

Save typing — Recurring (optional)

- 6 **Recurring** tab — enter each repeating bill, paycheck, or contribution **once** (amount, frequency, start & optional end). It's counted automatically every period in Overview and Budget Targets, so you never re-log it in Transactions.

Tip: the Transactions tab shows a "Recurring this month" panel to confirm each is covered while you reconcile a statement.

Tips & good to know

Yellow cells are for your input. Everything else is a formula — the sheets are protected so you can't overwrite them by accident (no password; formatting stays editable).

Dropdowns on Category, Person, Type, and Month keep your data tidy so the formulas always match.

Filter Transactions by clicking the filter buttons on the header row — show just one month, category, or person at a time.

Add or remove a category: fill a blank row (or clear one) in the matching block on the Categories tab — the Transactions dropdown, Budget Targets, and Overview charts all update on their own.

The **example rows** in Transactions and Recurring are there so you see it working. Delete them before entering real data.

No account, subscription, or internet needed. This file is yours to keep and reuse forever.

Open in Google Sheets

Free, works in any browser. (Prefer Excel? See the next page.)

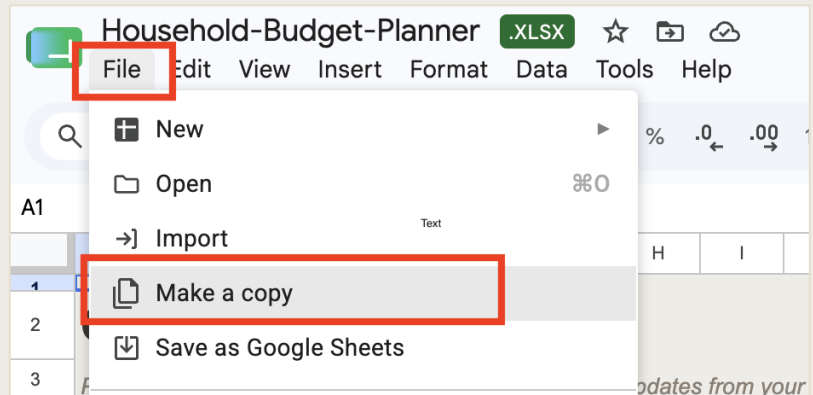
YOUR SPREADSHEET LINK

<https://docs.google.com/spreadsheets/d/1GeQzoZK9hlgGwwp1jGavmGCKfzg2Ej3P/edit>

Sign in to a free Google account first, then open this link and follow the steps below.

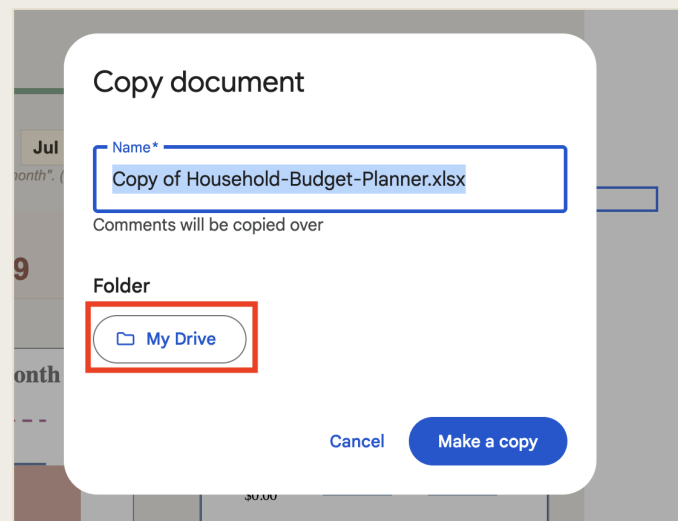
1 Make a copy

In the menu bar, click
File → Make a copy.



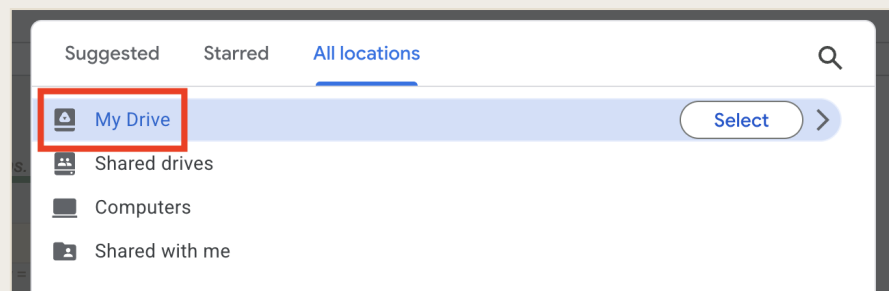
2 Set the folder

In the Copy document box,
click the Folder button
(shown as My Drive).



3 Pick My Drive

Under All locations choose
My Drive → Select, then
click Make a copy.



Do NOT click “Share” or “Request access.”

Always use File → Make a copy — that gives you your own private, editable spreadsheet.

Open in Microsoft Excel

Works offline, no account needed. (Prefer Google Sheets? See the previous page.)

Download & open

- 1 Download the file.** Click the download link on the Budget Planner page and save **Household-Budget-Planner.xlsx** to your computer. If it arrives as a .zip, unzip it first.
- 2 Open it.** Double-click the file to open it in Microsoft Excel (desktop, Windows or Mac).
- 3 Enable Editing.** If Excel shows a yellow “Protected View” bar at the top, click **Enable Editing** so the formulas, dropdowns, and charts work. It's safe — the file has no macros.
- 4 Start using it.** Open the **Overview** tab to see the dashboard, then log your spending on the **Transactions** tab.

Good to know

Best on Excel desktop (Windows or Mac) — it renders every chart. Excel on the web or mobile may not show all charts, but your numbers stay correct.

No account, subscription, or internet needed — the file is yours to keep and reuse forever. Save a spare copy before you start entering data.

