

Monthly Budget Tracker

Planned against actual spending by category, for one month at a time.

WHAT IT DOES

- Sets a planned amount per category and compares it with what you actually spent.
- Shows what is left, and what is over.

THE TABS

Start Here

Budget

HOW TO USE IT

- 01 Open the Budget tab.
- 02 Set a planned amount for each category.
- 03 Enter what you actually spend as the month goes on.
- 04 Watch the difference column.

THE ONE THING THAT MAKES THIS DIFFERENT

Planned against actual, per category. A total on its own tells you the month went wrong but not where.

BEFORE YOU TRUST A NUMBER

- **Blue bold on cream** means you type there. **Plain black** means the sheet works it out — typing over one of those replaces a formula with a number and it stops updating.
- Every formula is explained on the **How It Works** tab. Nothing is hidden, and nothing needs a macro.
- The sample rows are there to show the shape. Delete them before you start.