FSS Budget Template

													Total	Ave
Starting Balance	0													
Total Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NET (Income - Expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Projected End Balance	0	0	0	0	0	0	0	0	0	0	0	0		

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Monthly Average
INCOME														
Wages & Tips													0	0
Interest Income													0	0
Dividends													0	0
Gifts Received													0	0
Refunds/Reinbursements													0	0
Transfer From Savings													0	0
Other													0	0
Other													0	0
Total INCOME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HOME EXPENSES														
Mortgage/Rent													0	0
Home/Rental Insurance													0	0
Electricity/Water/Utilities													0	0
Gas/Oil													0	0
Water/Sewer/Trash													0	0
Cell Phone													0	0
Cable/Satellite													0	0
Internet/Cable													0	0
Furnishings/Appliances													0	0
Lawn/Garden													0	0
Maintenance/Supplies													0	0
Improvements													0	0
Other													0	0
Total HOME EXPENSES	0	0	0	0	0	0	0	0	0	0	0	0	0	0

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Monthly Average
TRANSPORTATION														
Vehicle Payments													0	0
Auto Insurance													0	0
Gas													0	0
Bus/Taxi/Train Fare													0	0
Repairs/Tune-up/Tires/Oil/Etc.													0	0
Registration/License													0	0
Other (Carwash)													0	0
Total TRANSPORTATION	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HEALTH														
Health Insurance													0	0
Doctor/Dentist													0	0
Medicine/Drugs													0	0
Gym Membership													0	0
Life Insurance													0	0
Veterinarian/Pet Care													0	0
Other													0	0
Total HEALTH	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CHARITY/GIFTS														
Gifts Given													0	0
Charitable Donations													0	0
Religious Donations													0	0
Other													0	0
Total CHARITY/GIFTS	0	0	0	0	0	0	0	0	0	0	0	0	0	0

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Monthly Average
DAILY LIVING														
Groceries													0	0
Personal Supplies													0	0
Clothing													0	0
Dry Cleaning													0	0
Education/Lessons													0	0
Dining/Eating Out													0	0
Salon/Barber													0	0
Pet Food													0	0
Other													0	0
Total DAILY LIVING	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ENTERTAINMENT														
Videos/DVDs													0	0
Music													0	0
Games													0	0
Rentals													0	0
Movies/Theater/Netflix													0	0
Concerts/Plays													0	0
Books													0	0
Hobbies													0	0
Film/Photos													0	0
Sports													0	0
Outdoor Recreation													0	0
Toys/Gadgets													0	0
Vacation/Travel													0	0
Spending Money													0	0
Total ENTERTAINMENT	0	0	0	0	0	0	0	0	0	0	0	0	0	0

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Monthly Average
SAVINGS														
Emergency Fund													0	0
Transfer to Savings													0	0
Retirement (401k, IRA)													0	0
Investments													0	0
Education													0	0
Other													0	0
Total SAVINGS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OBLIGATIONS														
Student Loan													0	0
Other Loan													0	0
Credit Card Payment													0	0
Alimony/Child Support													0	0
Federal Taxes													0	0
State/Local Taxes													0	0
Other													0	0
Total OBLIGATIONS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SUBSCRIPTIONS														
Newspaper													0	0
Magazines													0	0
Dues/Memberships													0	0
Other													0	0
Total SUBSCRIPTIONS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MISCELLANEOUS														
Bank Fees													0	0
Postage													0	0
School Loans														
Total MISCELLANEOUS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EXPECTED BALANCE:	0	0	0	0	0	0	0	0	0	0	0	0		
BUDGET DEFICIT	0	0	0	0	0	0	0	0	0	0	0	0		

Instructions

This personal budget spreadsheet is meant to help you create a budget for an entire year.
Doing this will help you make predictions about where you may stand financially
in the future. If you are moving, changing jobs, purchasing a home, or making other
major life changes, it is essential to plan for many months down the road.

1. Edit/Create/Delete categories and subcategories
> Use row operations, such as deleting or inserting an entire row.
> The subtotal formulas are set up to allow this type of editing without messing up the
> formulas, but you should always insert a row ABOVE the last row in the group or
> BELOW the first row, so that the formulas stretch to include the row you added.
2. Verify that all of the subtotal formulas are correctly summing the correct cells
3. Modify the month headings as needed, to start with a different month
4. Enter your starting balance at the top of the worksheet.
5. Fill in the income and expenses for the year
> a. You can copy and paste cells as needed
> For example, enter an average fuel cost in Jan, and copy it across through Dec
> b. Include large lump payments in the months in which they will likely occur
> or use the approach of averaging the cost across each month. When using the
> averaging approach, consider that your actual balance may not reflect the predicted
> balance for the month. If you use the lump payment approach, it may be easier
> to compare actual balances, but make sure you have enough saved.
> c. Add cell comments as needed to help explain costs. For example, you might
> include the names of Birthdays in comments for the Gifts Given category

Updating the Balance Each Month
If your actual balance at the end of a month is substantially different than the projected balance,
you may want to overwrite the formula in the "Projected End Balance" with your actual balance,
to update the projections for the rest of the year.