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A budget is a planning tool that allows households to project monthly income and expenses. Budget worksheets help you manage routine and recurring monthly expenses, for example, by tracking spending by comparing expected spending with actual spending. Like the checklist and the to-do list, budget worksheets also serve as a roadmap to help individuals see the big picture and develop strategies to achieve specific long-term and short-term goals. Develop columns for revenue sources. Budget worksheets generally track revenue and expenses for monthly accounting cycles. For a payment that is not received monthly, payments are recalculated to determine the monthly amount for completing the worksheet. Income can consist of wages received from sources such as full-time and part-time jobs, less taxes; freelance work; maintenance and child support. Create savings subcategories that fit your specific budget scenario. If you pay first, what you need to do, a savings category on the worksheet to deduct your monthly savings from the monthly income. Savings can include subcategories, such as allocations to retirement savings accounts in addition to an emergency fund savings account. Set up budget worksheet categories to register the monthly cost for all household expenses. This includes sections such as mortgage or rent, property taxes, insurance costs, utility costs, telephone service, cable, transportation and costs for other recurring household services. Bes sets ratings for all loans and credit cards you owe. Include a separate line for each credit card and add a space to track total balances. Also loan payments, such as those for student loans and car loans. Plan for the unplanned. Some expenses do not fit easily into estimates for monthly household expenses, as they are either unplanned or occur on different accounting cycles, such as annual bills. Unexpected expenses are usually associated with professional health care, legal services, accounting, repair and maintenance. An example of an annual charge includes the government costs for car markings and inspection. With a budget planner, you wind through bill payments without breaking a sweat and gain control over your finances knowing where your money is going and how much you need to cover your expenses. Budgeting helps you become more aware of your income and expenses, so you make sure you're supporting your financial goals instead of wondering where your money has gone at the end of the month. If you've never budgeted before - or you've already while not done - follow this guide. These are the most important steps to create your budget: identify and calculate your fixed expenses. Track variable spending expenses. Build up your savings. Eliminate debt. Debts. learn the details of how to create a monthly budget that fits within your net income and use this budgeting worksheet to start tracking your money. Fixed charges When it comes to budgeting, there are two categories of expenditure: fixed and variable. Fixed charges do not change from month to month and are non-negotiable. This category includes the absolute necessities - such as housing, health insurance and transportation - and often covers most of your budget. Don't Miss: Tricks to Take the Fear Out of Budgeting Housing The most important part of your monthly budget is the money you spend on housing. Whether it's the cost of your rent or mortgage, housing is probably your biggest monthly expense. Research by the Bureau of Labor Statistics found that Americans spend an average of \$17,000 to \$18,000 on housing each year, which works up to between \$1,417 and \$1,500 per month. If you own your home, you should also tax the cost of your property when budgeting for housing costs. Health insurance Staying healthy is not free, so you should include the cost of health care in your budget planner. Health care costs include your health insurance premiums if you're not covered by work - or if you top up your coverage using private market insurance - as well as health care costs not covered by insurance and the money you spend on co-pays and deductions. How much you spend on health care depends on your age, whether you use prescription medication and the cost of your insurance premiums. On average, those ages 65 to 74 spend the most - \$5,956 annually, or more than \$496 monthly, according to bls. People aged 55 to 64 years old are not far behind, spending an average of \$4,958 a year, which is about \$413 per month. Learn how to manage your money: The first thing you have to do with any transport salary, unless you're one of the lucky ones who can cycle or walk anywhere you need to go, budgeting for transportation is almost as essential as budgeting for housing. Depending on your living situation, transportation costs may include a monthly metro pass, car payment, fuel or vehicle leasing costs. When budgeting for transportation, keep in mind that some parts of this category are considered fixed, such as car payments, while others vary, such as gas. Overall, transportation costs Americans an average of about \$9,000 each year, the equivalent of \$750 each month. Related: Choose the right bank account for your variable expenses As opposed to fixed expenses, the variable parts of your budget will change from month to month depending on your lifestyle. Some variable expenses are absolutely necessary, food costs, while others count as discretionary expenses, such as entertainment. Making a budget prevents you from outsourcing too much on discretionary spending so you have enough for supplies. Food and groceries No spending tracker is complete without a category for food costs. Justifying groceries is a crucial part of the budgeting process, and it should also include takeaway and restaurant visits. Don't forget about those food costs that slip through you - like that latte you paid for in cash; they can work on a significant amount of expenditure over the course of a year. Gen Xers and early baby boomers spend the most on food on average, according to the BLS - probably due to having larger family sizes than millennials. People aged 35 to 54 spend more than \$8,000 a year on food, which works out at an average of \$667 per month. Find out: Insider Grocery Shopping Hacks That will save you utility money although some utilities - such as your phone, internet and cable bill - are fixed, many shift from month to month depending on the season. Gas and electric bills, for example, will fluctuate if you crank your air conditioner in summer or heater in winter. Other utilities charges to consider are water and trash services. The BLS reported that utilities cost Americans an average of nearly \$4,000 a year or \$333 a month. Entertainment and other extras Living on a budget doesn't mean you can't enjoy it, so include entertainment costs in your budget template so you keep balanced spending habits. The average U.S. entertainment spend is about \$2,700 a year, which works out to \$225 a month. Your discretionary expenses can include movies, amusement parks, concerts or other activities you spend money on, purely to be fun. Other costs that will probably work their way into your budget are personal care expenses, such as hair care and clothing. On average, clothing and personal care deliveries cost \$2,430 a year, just north of \$200 a month. While you may not spend the same amount every month, setting aside a personal care allowance ensures that you have the resources you need when you make a purchase. You should also make room in your fitness budget, even if it's a discounted gym membership, because staying healthy can save you money over time. Building savings and eliminating debt One of the biggest benefits of money management is gaining overall financial health because you plan to adjust your spending to your financial goals. With that in mind, saving for the future to become financially secure is essential for any budget. In terms of retirement, start setting goals and saving as fast as you do. Online investment company Fidelity, for example, that you saved 10 times your annual income by the time you hit retirement age - however, more than half of Americans will retire broke. The easiest way to put money away is to contribute to a 401k or individual retirement account. In your monthly budget, budget, this money from your monthly income right away, so you don't think twice about spending that money instead. Consider automating your savings as part of your plan to build better money habits. Finally, you need the budget for debt reduction and eventual debt elimination. The vast majority of Americans have a mortgage loan, student debt, credit card debt or all three. Just as you do for retirement saving, set aside a percentage of your income once you put your salary toward eliminating any debt you might have. This same strategy can help you save an emergency fund in addition to your retirement that will act as a safety net should you encounter illness, job loss or another financial crisis. Up Next: More user-friendly budget templates A worksheet or sheet is one page in a file created with an electronic spreadsheet program such as Microsoft Excel or Google Sheets. A workbook is the name given to an Excel file and contains one or more worksheets. When you open an electronic spreadsheet program, a blank workbook file is loaded that consists of one or more blank worksheets that you use. Instructions in this article apply to Excel for Microsoft 365, Excel 2019, 2016, 2013, and 2010; Excel for Mac, Excel Online, and Google Sheets. You use worksheets to store, manipulate, and display data. The primary storage unit for data in a worksheet is a rectangular cell arranged in a grid pattern in each sheet. Individual data cells are identified and organized using the vertical column and horizontal row numbers of a worksheet, creating a cell reference, such as A1, D15, or Z467. Worksheet specifications for current versions of Excel are: 1,048,576 rows per worksheet16,384 columns per worksheet17,179,869,184 cells per worksheet number of sheets per sheet file based on the amount of memory available on the Google Sheets computer: 256 columns per sheet400,000 cells for all worksheets in a file200 worksheets per spreadsheet file In both Microsoft Excel and Google Sheets, each worksheet has a name. By default, the worksheets are called sheet1, sheet2, sheet3, and so on, but you change these names. In Excel, use the following shortcut combinations to switch between worksheets: Ctrl+PgUp (page up): To rightCtrl+PgDn (page down): Go left In Google Sheets, the shortcut combinations are to switch between worksheets: Ctrl+Shift+PgUp: Right To right Ctrl+Shift+PgDn: Go left Thanks for letting us know! Tell us why! Why!

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