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The Reddit personal finance community is full of financial savvy. Included in the mix are several users who have created popular budgeting spreadsheets themselves. We checked out Reddit to find some of the most highly recommended budget spreadsheets that have worked for thousands of people just like you. The best part? If you’re using Google Sheets, you can integrate these spreadsheets with Tiller so you won’t have to make manual entries every time a transaction shows up in your checking account. The Aspire Budgeting Spreadsheet is so popular it has its very own Reddit community. This Google Sheet is built around the philosophy of envelope budgeting, where you set aside a certain amount of money for each budgeting category. When the money is out for that category, the idea is that you must stop all spending in that category for the month. You can use this worksheet for any budgeting goal you may have. Expenses and income are easy to log, and you have separate tabs for all the bells and whistles like current account balances, net worth, reports across specific spending categories, trend reports, and more. Aspire Budgeting is so popular that it even has its own mobile app. This is a huge value-add, as most spreadsheets are clunky to view on your phone. But with the app, all your data is easily viewable whether you’re working on a PC or a mobile device. Reddit user Celesmeh created this great budget spreadsheet for people who feel intimidated by budgeting. She used to be one of those people herself, but after practicing on budgeting apps and asking for input from people who were good at the whole money thing, she created a worksheet that made the process easy for her. The Sheet has over 10,000 upvotes and is one of the most popular on Reddit. You can use it to. See your overall budget at a glance. Easily figure out your savings rate. Track your savings goals. Track credit card payoff goals. Track your stock investments. Track savings for large purchases. It comes complete with countdown calculators and a back door sheet to easily input all your data. If you’ve used Quicken for budgeting in the past, but don’t want to keep up with the fees, Reddit user Zacce has created a great substitution with almost 10,000 upvotes. This Google Sheet allows you to budget your income and expenses but has a heavy emphasis on net worth calculations. You’ll be able to input your debts and assets to quickly and easily see what your overall financial picture looks like in this very moment. This Sheet is not for beginners. We suggest brushing up on your pivot table skills before attempting everyday use. Prefer Excel? Reddit also has templates for the Microsoft program, including this one by Reddit user WhiskeySauer. You can use it to track all of your: Income. Living expenses. Debts. Investments. Savings. Assets. You’ll also be able to use this free budget template to estimate future spending and income with stunning visual graphs and charts, which can be a huge boon to your financial planning efforts. Some of us are kind of more worried about the here and now rather than looking at how much money our future investments will pull in. If you’re like so many Americans and your paycheck doesn’t even cover the basics, this budgeting spreadsheet from Reddit user xwcj may do the trick. It’s a simple format that allows you to log all your income and expenses, with a separate tab for each month of the year. It also gives you a quick visual reminder on days where you are in the red and cannot spend money because you literally don’t have any. It also separates fixed expenses from discretionary spending. If you’re a beginner to spreadsheet budgeting, check out Reddit user Alex’s simple budget spreadsheet. You can use it to easily track income and expenses, but its unique value comes in the included graphs. These visuals allow you to compare what you planned on spending – your budget – against what you actually spent. Seeing this information can help you identify financial behaviors you may need to change if you want to be more successful on your personal finance journey, whether that behavior is underestimating your fixed expenses or overdoing it on discretionary spending. If you’re intimidated by things like pivot tables and historical analyses, you might want to take a look at the Measure of a Plan budget tracking sheet from Reddit user getToTheChopin. This spreadsheet has extensive features, including: A visual dashboard. Easy budget category setup. Tools for planned vs actual spending. Historical comparison charts for insights on your own behavioral finances. It’s nice to have all the features, but if you don’t know how to use them, they won’t do you much good. That’s why we love that there’s a full suite of accessible instructions with this worksheet. You can get the most out of it even if you’re a spreadsheet newb. Have a Reddit spreadsheet you love? You can easily integrate it with your Tiller account. Simply set up your Tiller Foundation Spreadsheet. Then, you can link your own, custom Reddit spreadsheet to your Tiller account to automatically input all your income, spending, investments, and debt. It’s way less work than manually inputting all your numbers. And to top things off, we have a few templates of our own that we’re pretty sure you’ll love, too. Skip to main content Reddit and its partners use cookies and similar technologies to provide you with a better experience. By accepting all cookies, you agree to our use of cookies to deliver and maintain our services and site, improve the quality of Reddit, personalize Reddit content and advertising, and measure the effectiveness of advertising. By rejecting non-essential cookies, Reddit may still use certain cookies to ensure the proper functionality of our platform. For more information, please see our Cookie Notice and our Privacy Policy. Skip to main content Reddit and its partners use cookies and similar technologies to provide you with a better experience. By accepting all cookies, you agree to our use of cookies to deliver and maintain our services and site, improve the quality of Reddit, personalize Reddit content and advertising, and measure the effectiveness of advertising. By rejecting non-essential cookies, Reddit may still use certain cookies to ensure the proper functionality of our platform. For more information, please see our Cookie Notice and our Privacy Policy. Excel Budget Spreadsheet Reddit is a goldmine for finding innovative and user-friendly budget templates. Many Reddit users have shared powerful Excel spreadsheets that offer flexibility, customization, and efficiency beyond commercial options. These community-driven solutions make financial planning and expense tracking seamless. One standout feature of Reddit’s Excel budget spreadsheets is their focus on simplicity and effectiveness. Many users have shared templates that strike a perfect balance between comprehensive tracking and ease of use. I’ve found that the best ones include a budget summary section, which gives a clear overview of spending limits on monthly, weekly, and daily bases. Excel budget templates from Reddit offer customizable and user-friendly solutions The best spreadsheets balance comprehensive tracking with simplicity Budget summaries provide clear spending limits for different time periods Budgeting is the cornerstone of sound financial management. I’ll explain the key components that form the basis of effective budgeting, including income, expenses, savings, and net worth evaluation. I always start by analyzing income sources and expense patterns. This forms the backbone of any budget. Income typically comes from salaries, investments, or side hustles. I recommend creating a spreadsheet to track these. Expenses fall into fixed and variable categories: Fixed: Rent, loan payments, insurance Variable: Groceries, entertainment, utilities I suggest using formulas to calculate totals and percentages. This helps identify areas for potential savings. A robust savings plan is crucial for financial stability. I advise setting aside at least 20% of income for savings and investments. This approach aligns with the popular 50/30/20 rule: 50% for needs 30% for wants 20% for savings I often use Excel’s goal seek function to determine how much to save monthly for specific financial goals. This tool is invaluable for planning large purchases or retirement savings. Net worth is a key indicator of financial health. I calculate it using this simple formula: Net Worth = Total Assets – Total Liabilities Assets include: Cash and savings Investments Property value Valuable possessions Liabilities encompass: Mortgages Student loans Credit card debt Personal loans I recommend updating this calculation quarterly to track progress over time. I view budgeting as an ongoing, strategic process. It’s not just about tracking numbers, but making informed decisions. I use scenario analysis in Excel to model different financial outcomes. Key steps in my budgeting process: Set clear financial goals Track all income and expenses Analyze spending patterns Adjust allocations as needed Review and update regularly I also leverage data visualization tools in Excel to create charts and graphs. These visual aids help identify trends and make the budgeting process more engaging and insightful. Creating an effective Excel budget template requires careful planning and strategic design. I’ll guide you through the key elements to build a robust financial tracking system that provides clear insights into your money management. I always start by creating separate sections for income and expenses. For income, I include rows for salary, investments, and any side hustles. In the expense section, I categorize spending into fixed costs like rent and utilities, and variable expenses such as groceries and entertainment. I use dropdown menus for categorizing transactions, which makes data entry faster and more consistent. This approach allows for easy filtering and analysis later on. To track spending across multiple credit cards, I create separate columns for each card. This helps me monitor balances and ensures I don’t miss any transactions. Calculating your savings rate is crucial for long-term financial health. I dedicate a section of my spreadsheet to this important metric. I use a simple formula: (Income – Expenses) / Income * 100. This gives me my savings rate as a percentage. To make this more actionable, I set up conditional formatting. Cells turn green if I’m meeting my savings goal, yellow if I’m close, and red if I’m falling short. I also create a chart that tracks my savings rate over time. This visual helps me spot trends and motivates me to keep improving. A well-designed dashboard brings your budget to life. I start with a summary table showing total income, expenses, and savings for the month. Next, I create a pie chart breaking down expenses by category. This instantly shows where my money is going. I use a bar graph to compare actual spending to budgeted amounts for each category. This helps identify areas where I’m overspending. Lastly, I add a running balance chart. This line graph shows how my bank balance changes throughout the month, helping me avoid overdrafts. I recommend combining daily and monthly budgeting approaches for optimal financial control. This strategy allows for granular expense tracking while maintaining a broader financial perspective. To create an effective daily budget tracker, I start by setting up an Excel spreadsheet with columns for date, expense category, amount, and payment method. I use dropdown lists for categories to ensure consistency and enable easier analysis later. I then calculate a daily spending limit by dividing my monthly discretionary budget by the number of days in the month. This becomes my baseline. For tracking, I input expenses as they occur, using my smartphone if needed. I use conditional formatting to highlight when I exceed my daily limit. To visualize trends, I create a pivot table summarizing expenses by category and day. This allows me to spot patterns and adjust my habits accordingly. For monthly forecasting, I begin with fixed expenses like rent and utilities. I add these to a separate sheet in my Excel workbook. Next, I estimate variable expenses based on historical data from my daily tracker. I use the AVERAGE function to calculate typical spending in each category. I create a budget summary section that subtracts total expenses from my income. This shows my projected savings or shortfall. To account for unexpected expenses, I add a buffer of 5-10% of my total budget. I label this as “Miscellaneous” in my expense categories. I use Excel’s scenario manager to model different spending scenarios. This helps me prepare for financial changes or set savings goals. Excel offers powerful tools for budget tracking and financial analysis. I’ll share some advanced techniques I’ve used to gain deeper insights and automate complex calculations. Pivot tables are my go-to tool for analyzing large datasets in Excel budget templates. They allow me to quickly summarize and explore financial data from multiple angles. I often start by creating a pivot table from my raw transaction data. I’ll drag date fields to the Rows area, expense categories to the Columns, and transaction amounts to the Values. This gives me a quick overview of spending patterns over time. To dive deeper, I use calculated fields. For example, I might create a “% of Total” field to see relative spending across categories. The formula would be: =Value / GETPIVOTDATA("Amount", \$A\$3, "Category", "Total") This helps me spot areas where I’m overspending relative to my overall budget. For repetitive tasks, I rely on macros and advanced functions to save time and reduce errors. One of my favorite techniques is using the SUMIFS function to create dynamic budget summaries. Here’s an example formula I use: =SUMIFS(Transactions!\$D:\$D, Transactions!\$B:\$B, ">="&A2, Transactions!\$B:\$B, "

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