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Budget against actual template

This article includes links that we may receive compensation if you click, free of charge to you. No matter where you are in your financial journey, budget is a necessary money management tool. But just as personal finance is personal, there isn't a size that fits all budget templates. There are many ways to budget and track how much you're earning, spending, saving, and investing. This is why it's important to find the best way for you to have a budget. I spent the last month diving into all the best budget templates so you don't have to. There are four simple ways to set up a simple budget template: you can use a free budgeting app, a spreadsheet (with Google Docs or Excel), a paid budgeting tool, or a good old pen and paper. There is no better method than the other, so it is important to try different methods and choose the one that is best for you. No matter which budget method you choose, you want to find a way to save a budget that you're comfortable with so you'll stick with that budget method. Best Budget Templates Here are the best budget templates for you to customize for your own needs: The best online budgeting templates Life is very busy so I'm always looking for more effective ways to manage my money. This is why I love budgeting on my phone using the free budget tracking app. Personal Capital [Free] In addition to using Mint since 2010, I have also used Personal Capital as long as. You may be wondering why I chose to use both Mint and Personal Capital and the reason is because they both have different strengths. While Mint is a big spender and budget tracker, personal capital has more features and allows me to also track my portfolio performance, as well as the strength of my investment strategy. The dashboard is also much more detailed so that I can see my entire financial life on one screen, including my budget. See what the Personal Capital dashboard looks like below. To learn about why (and how) I use both budget tracking apps check out my articles on Personal Capital vs. Mint. Since using Mint or Personal Capital requires you to link your bank account and investment account, another question I address is: Is personal capital safe? To learn more about how I use Personal Capital, see my Personal Capital review. YNAB (You Need A Budget) [Free trial, then as low as \$7 per month] According to YNAB, every dollar has a job and you have to put it to work. YNAB has tens of thousands of dedicated users who swear at the service. You need a budget that is regularly recommended as the best pay budget tracker and template, and it's an award that's well deserved There is no doubt the most comprehensive and best online budget tracker on the market. Their online budgeting template works on your computer, phone, and has every budgeting feature you need. While it can be a bit difficult at if you're serious about taking your budgeting game to the next level, you should try YNAB for free. Mint [Free] Mint was a completely free app that completely changed its budget when it launched in 2006. I've been using it since 2010 to track my money and budget. It was a game change change in my life. This means I now have nearly 10 years of budget data in the app so I can track patterns over time, like how I've spent over \$10,000 on Chipotle in the last 10 years! Another feature that I really like is that Mint has a great phone and smartwatch app so you can see your budget on hand so you don't overs spend it in the main categories. Mint will walk you through all the steps and it's easy to set (and adjust) your budget over time. Simplified with Quicken [Free Trial, then \$3.99 a month or \$39.99 annual fee] As you know, when it comes to budgets don't have a size that fits all strategies. Budgeting is personal and while some people prefer old school pens and paper or Excel sample methods, I prefer to use an app to view my entire financial life on my phone anytime I want. The team at Quicken recently launched Simplifi, a special mobile app designed to help you manage and optimize your personal finance. Think of it as your personal money dashboard - where you can easily track your income, bills, expenses, savings, investment accounts in one place. A special feature that we like the most is the spending plan that makes it easy to track your cash flow and is especially useful for entrepreneurs and those who hustle because income can fluctuate. While there are other free alternatives like Mint and Personal Capital, the powerful features, ad-free environment and customer support make \$3.99 a month or \$39.99 annual fees likely worth it. It's definitely worth checking out and starting a free trial. Mvelopes [Free 30-day trial, then \$6 per month] Mvelops is an online service built on envelope budgeting. The method of envelopes saves money and budget is a simple method of cash. If you're struggling with managing your credit card or bank account, the cash budgeting method may be right for you. There are two ways it can work. You can get an envelope for everything you are saving for and start saving cash in the envelope. Then, when you have enough money in each envelope, you can use it. Or another method of envelope is that when you get paid, you can put cash in an envelope for each of your expense items (rent, groceries, etc.). Following that month, or any period of time you determine, you only use the cash that is in the envelope. Every Dollar [Free] This is another great budget app from the team at Ramsey Solutions. It's a completely free and easy-to-use mobile budgeting template that you can use to track your earnings and expenses. Although it's not as powerful as Mint or Personal Capital, maybe you're the kind of person a simple budgeting app. If you are someone who likes little bells and everydollar test whistles. Best spreadsheet budget template You want can not be solved in life with a good spreadsheet? There are a lot of great budget spreadsheets, but this is the best spreadsheet. Free Google Sheets budget template There are some incredible Google Sheets Budget templates to explore. An added bonus is that you can easily edit them through the Google Sheets iPhone and Android apps, so you'll never be far from your budget. This is a great collection of budget templates, all fully customizable. Professional customization: After viewing each spreadsheet, simply select Make a copy under File to copy the spreadsheet to your own Google account, where you'll be able to edit and share it. An access request won't allow you access. You need to copy it to your own account to make edits. Microsoft Excel Free Budget Templates have been used for budgeting since 1985, and they've compiled over 50 of the best Excel budget templates ever created so you can also use them. Whether you're an Excel nerd or just looking for an easy way to manage your budget, Excel can be a simple solution. You can find all the Excel budget templates available here. Best printable budget template If you want to download a PDF budget that you can write or keep in a budget adhesive, this is the best printable budget template. Free budget printing from A Mom's Take When it comes to this budget is as simple as it gets. On this monthly budget spreadsheet, you can track your expected and actual earnings each month, along with all your expenses. Here's a budget template that can print PDF or from doc blog A Mom's Take. This article includes links that we may receive compensation if you click, free of charge to you. Everyone says you should have a budget, and that's definitely good advice. But if you've never had a budget, you can't be entirely sure what it is and it's designed to perform. In this article, I'll answer what a budget question is, talk about why you need it, and share some specific strategies that might be right for you. Part of the problem for a lot of people may be that budget terms are thrown around so often, and maybe even haphazardly. We always say that budgets don't work. After all, the federal government almost never balances its budget, and many businesses regularly go on the budget. So if a budget can fail, what's the point of having one? What is a budget? Part of the problem with the budget is that the budget itself has a very clinical significance. The accounting definition of a budget is both dry and non-personal. Let's start with the budget definition from Investopedia: Budget is an estimate of revenue and costs over a specific period of time in the future compiled and re-evaluated periodically. Budgets can be made for a person, a family, a group of people, a business, a government, a country, a multinational organization or just about anything else that makes and spends money. At companies and organizations, budgets are an internal tool used by management and are generally not required to be reported by external parties. Does that definition excites you? So am I. But that's the kind of stuff you learn at school or read about in financial journalism. It's a valid explanation, but it just doesn't translate well on a personal level. So let's start by ignoring the organizational significance of the budget and focusing on how it can apply to you personally. Take control of your finance At its core, the budget is about controlling your money. A recent survey found that 60% of Americans don't have as much \$1,000 in savings for an emergency cost. Having a budget is an important part of avoiding living in that financial state. Budget is simply a strategy you come up with to ensure you spend less than you earn. On a personal level, that could mean earning \$3,000 per month and living on \$2,500. It can be difficult, but that's the key to all the good financial things in life. What is the purpose of the budget? The main purpose of a budget is to reach the upper hand on your financial situation. Living wage to wages, the way most Americans do is not only financially dangerous, but it's also incredibly stressful. That's one of the main reasons why stress seems to be a bigger problem than ever before. There are all sorts of causes of stress, but one of the biggest causes is finance. The problem is that it's relentless. It is not only that you fall behind for a month, but rather it is a constant struggle every month. That can disappoint anyone. How to start the budgeting process in a realistic way, a budget is like taking a financial timeout. You'll begin the process by performing an in-depth analysis of your current financial behavior. Mostly, it's about finding out exactly how you spend the money you have. And once you do, you will be in a better position to evaluate how you can be more efficient with your finance. A good term I heard that in relation to budget is to make a profit in your finance. Like the additional space that surrounds the text on the page of a book, the margin is more money in your budget. If you don't have a budget, you probably don't have any financial returns. The purpose of the budget is to provide exactly that. Until you make a budget of your own, it's highly unlikely you'll ever make any financial progress of your life. Pros & Cons of having a budget Most people focus on the negative side of the budget, but that's approaching it entirely from the wrong angle. The negative budget changes financially, which is always uncomfortable. And naturally, changes in your financial well-being will inevitably lead to changes in your lifestyle. Learn to live less than you earn. It's a difficult concept if you've never done it before. Apply discipline to say no to yourself and your family when you are working to justify spending money on a want that you are trying to convert into a need. The initial sense of loss of freedom when first implementing your budget. Learn to live without the little goodies and indulgences you have been treating yourself over the years. If you focus on the negative, you may never start budgeting. But that's why it's an important task to focus on the positives. The advantages of budget Once you make a budget, you will begin to develop a sense of control over your finance that you have never known. It can be incredibly empowering. You will begin to build savings, which will represent tangible evidence of the greater control you are gaining on your finance. If you're in debt when you start budgeting, you'll start to see your balance decrease – along with your monthly payments on your credit card. You will begin to realize you can get out of debt. When your savings reach a comfortable level, and your debts are well on the way to being paid off, you can start investing. That's when you'll start creating wealth for the future. You will realize that your budget, as painful as it may be, is creating more choices in your life. Your stress levels will decrease, allowing you to sleep better at night and feel better about yourself. As your financial situation begins to improve, you will once again be able to indulge yourself in some extras, only this time you will do it without guilt. If you've been struggling with starting a budget as to how bad it will feel, change your focus, and think more about how good it will feel when you have it and run. In other words, focusing on the benefits at the end, is not the struggle at first. Short of having a winning lottery ticket or big inheritance, no one achieves financial independence without investing time and effort. And believe me, financial freedom is a worthy goal. But that will never happen until you have control over your budget. What are the 3 types of budgets? There are more than three types of budgets, so much in the fact that it's probably impossible to put some on it. Almost anyone who knows anything financially has published a book or an online course to give you their version of the final budget. But in my experience, three types of budgets are the most effective and will work well for most people. 50-20-30 Budget We'll start with this one because it's the one I like the most. The figures, 50-20-30, represent the percentage of your net income allocated to Type. These categories are as follows: 50% of your after-tax income goes to the necessary expenses, like housing, utilities, food, minimum debt payments, premiums, and the like. 20% is allocated for savings and/or repayments. For debt payments, it represents payments above and above the minimum required monthly payment. The idea is to increase your payments to repay your debt faster. 30% go into wanting. These are extras in life that you don't need, but you buy them because they make life more pleasant. This category includes vacations, entertainment, concert tickets, sporting events, and movie going. You get the picture. What I like about the 50-20-30 budget is its emphasis on the big picture. Most budgeting methods focus on budgeting details, such as individual cost line items. With this method, personal costs are not necessary. For example, a 30% allocation you want you can spend in any way you choose. You can decide what pleasure you want to pay for in life, without having to go on the financial equivalent of a diet. There is also a lot of flexibility in this budget method. If you can't fit your essential needs neatly in 50% of your after-tax income, you can move some of your allocations from your desired category. But what I like most about this method is the emphasis on saving money. Most people try to get by saving just 10% or so of their salary. It's definitely a step in the right direction, but in my own experience you'll need to save more to build wealth. 20% is the minimum in that direction. The Long and Distant Envelope Method - when people often pay bills in cash - many have used this method as a standard budgeting procedure. It involves putting the actual currency in the personal envelope dedicated to each household expense. It can be imagined you may have had 15-20 envelopes carrying cash to suit all your expenses. Some people still handle their finance that way, but the envelope method has evolved in recent decades. Although few people put cash in the envelope, the basic method remains the same. You set a budget in which each cost has an envelope that you need to fill with enough money to pay the costs it represents. One of the advantages is that if you exceed the budget in one expense category, you can often find additional funds from one cost to another that is lower than expected. And for what it's worth, you don't need to set up a physical envelope system anymore. There are envelope budgeting apps that you can use to make digital. The most prominent is an app called Mvelopes. It works by out a purpose for every dollar in your budget, which is exactly what the paper envelope method does. It will allow you to have an old school budget system and do it digitally. Zero-Based Budget Zero-Based Use If you manage your money correctly, your budget won't come out every month. That's because this method forces you to take into account every dollar of your budget. Every dollar must go toward a specific cost, either moving into savings or putting toward debt relief. A non-working budget on the assumption that any money in your budget with no specific purpose is likely to disappear into excess spending. For this reason, it tends to be more limited than other types of budgets. It can best be used if you have had difficulty managing your finance in the past, and lack the discipline to handle un allocated funds. The importance of budgeting a budget is not - and should not be - complicated and painful. Surely, it will involve an element of sacrifice in the first place. But as each month passes, it becomes more comfortable. And like it, you will begin to feel better control over your financial well-being. That's an important point of itself. The whole purpose of making a budget is to make you the master of your money, rather than let your money control you. It's a worthwhile goal even if you never plan to get rich. But it will be even more important if you do. As I have discovered in my own life, financial independence is a well worth pursuing goal. It is not merely about the constant accumulation of more money, but one who has gradual greater control over your life. Having a budget in place will help you get closer to the life you always dreamed of living. Live.

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