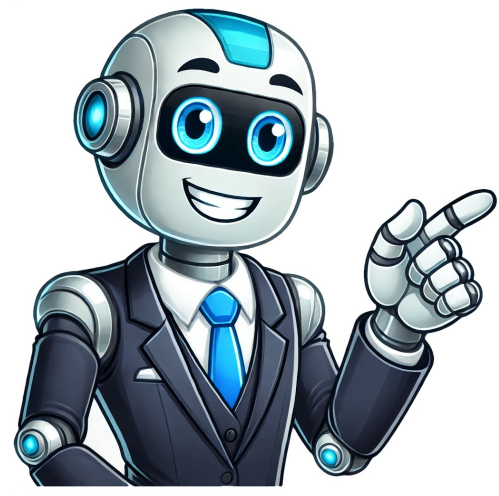


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Looking for guidance on budgeting and bank accounts, user expresses frustration with lack of discussion on the topic in a seemingly relevant forum. User wants to start budgeting, but has been "winging it" so far, and is concerned about unexpected expenses, such as spontaneous purchases or social events. User shares that they have discussed budgeting with their wife, who is supportive but struggles with categorizing expenses, especially for non-essential items like impulsive buys. User seeks advice on how to factor in flexibility and uncertainty when creating a budget, and asks if anyone has a template or suggestions for planning for unexpected expenses. I pay my bills on the 21st and every four weeks, with the next payment due on the 14th of the month. I settle all my direct debits monthly on the 22nd. Should I create a budget from the 21st? No Spend November 2/15 and SPC 134 Hey everyone, Does anyone know where to find a printable basic budget planner on MSE (Money Saving Expert)? Or can you share a link? I'm looking for a British one if possible. TIA x * Rainbow baby boy born 9th August 2016 * * Slimming World follower (I breastfeed so get 6 hex's!) * I want a simple budget app that lets me see "pockets" or categories of funds in my account, with the amount gradually reducing as I spend from that category. It should also show any leftover money. Hi everyone, Over the past couple of weeks, I've helped some people compare mortgages by providing figures for capital left after certain timeframes and savings from offsetting sums. This was done using a modified Microsoft Amortization Schedule spreadsheet. The spreadsheet allows for various mortgage types, including interest-only and capital repayment, as well as offset mortgages. It also calculates when the offset pot could pay off the remaining mortgage balance. Other features include monthly and one-off overpayments or offset payments, rate changes, additional borrowing, and pretty graphs. Looking to manage your finances effectively? Consider using the Google Sheets monthly budget template for a straightforward and accessible solution. Download the Mac version if the initial link doesn't work with your Excel version, found here: The creator has simplified the process by putting links on a web page, planning to expand it in the future to include an FAQ section addressing common questions. Please refrain from engaging in political discussions on the Forum to maintain a safe and useful space for MoneySaving discussions. Threads with a political nature may be removed according to the Forum's rules. The author has adapted the Google Sheets template to suit their needs, but some entries might appear inconsistent due to realizing their problem too late during the process. This is an ongoing challenge they've faced while managing their end-of-month balance spreadsheet. The main issue lies in distinguishing between various savings and expenses. The user wants to know how much money has been saved or spent over the month, taking into account different types of savings such as easy-access accounts, short-term ties, and long-term investments like SIPPs and LISAs. Ultimately, it's about understanding what "money saved" truly means - access to spare funds for immediate use. The author is seeking a solution to accurately calculate monthly savings while accounting for various savings scenarios. I've attached a screengrab showing separate accounts for tied-up money and easy access funds. You'll notice the discrepancy in our end-of-month balances, which appears to show we spent more than we earned. However, that's not accurate. The negative £6.6k figure represents money set aside throughout the year, then transferred to our LISA accounts at the start of the tax year. This means there will occasionally be incorrect entries in the Google Sheets template, but a note has been left to explain what happened. I'm seeking advice on how to manage this setup in the Google Sheets template. Please avoid discussing category placement or other unrelated topics. For those having trouble viewing the screengrab on mobile devices, saving an image and viewing it on a PC is one solution.

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