

Dashboard 2027

Amounts in: USD

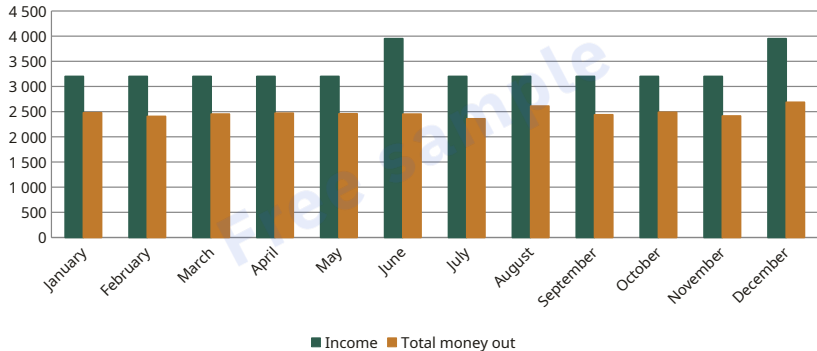
This dashboard fills itself in from the monthly sheets. Nothing to enter here.

Income for the year	Total money out	Savings paid in	Debts repaid	Balance for the year	Share of income set aside	Uncategorized amount
39 900,00	29 713,00	3 900,00	2 160,00	10 187,00	10 %	-

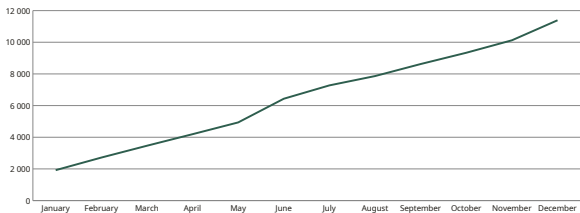
Month by month

Month	Income	Everyday expenses	Savings	Debts	Total money out	Balance for the month	Closing balance	Planned money out	Left of planned
January	3 200,00	1 949,00	350,00	180,00	2 479,00	721,00	1 921,00	2 540,00	61,00
February	3 200,00	1 925,00	300,00	180,00	2 405,00	795,00	2 716,00	2 540,00	135,00
March	3 200,00	1 923,00	350,00	180,00	2 453,00	747,00	3 463,00	2 540,00	87,00
April	3 200,00	1 990,00	300,00	180,00	2 470,00	730,00	4 193,00	2 540,00	70,00
May	3 200,00	1 928,00	350,00	180,00	2 458,00	742,00	4 935,00	2 540,00	82,00
June	3 950,00	1 972,00	300,00	180,00	2 452,00	1 498,00	6 433,00	2 540,00	88,00
July	3 200,00	1 828,00	350,00	180,00	2 358,00	842,00	7 275,00	2 540,00	182,00
August	3 200,00	2 131,00	300,00	180,00	2 611,00	589,00	7 864,00	2 540,00	-71,00
September	3 200,00	1 909,00	350,00	180,00	2 439,00	761,00	8 625,00	2 540,00	101,00
October	3 200,00	2 008,00	300,00	180,00	2 488,00	712,00	9 337,00	2 540,00	52,00
November	3 200,00	1 884,00	350,00	180,00	2 414,00	786,00	10 123,00	2 540,00	126,00
December	3 950,00	2 206,00	300,00	180,00	2 686,00	1 264,00	11 387,00	2 540,00	-146,00
Year	39 900,00	23 653,00	3 900,00	2 160,00	29 713,00	10 187,00	11 387,00	30 480,00	767,00

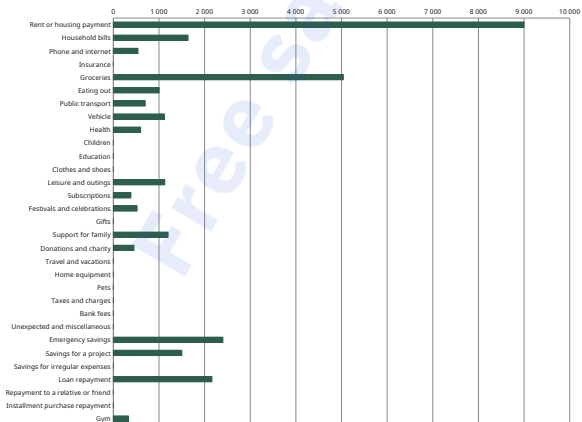
Income and money out by month



Month-end balance



Money out for the year by category



March 2027

From		03/01/2027
To		03/31/2027
Amounts in:	USD	
Summary	Actual	Planned
Carry-over	2 716,00	2 716,00
Income	3 200,00	3 200,00
Everyday expenses	1 923,00	2 010,00
Savings paid in	350,00	350,00
Debt repayments	180,00	180,00
Total money out	2 453,00	2 540,00
Balance for the month	747,00	660,00
Closing balance	3 463,00	3 376,00

Income

Category	Planned	Actual	Difference
Salary or pension	2 300,00	2 300,00	-
Partner's income	900,00	900,00	-
Self-employment	0,00		-
Bonus or extra month's pay	0,00		-
Benefits and allowances	0,00		-
Support from family	0,00		-
Other income	0,00		-
	0,00		
	0,00		
	0,00		
Total income	3 200,00	3 200,00	

Money out by category

Category	Type	Planned	Actual	Left	% used
Rent or housing payment	Everyday expense	750,00	750,00	-	100 %
Household bills	Everyday expense	140,00	121,00	19,00	86 %
Phone and internet	Everyday expense	45,00	45,00	-	100 %
Insurance	Everyday expense	60,00	-	60,00	0 %
Groceries	Everyday expense	420,00	428,00	-8,00	102 %
Eating out	Everyday expense	90,00	56,00	34,00	62 %
Public transport	Everyday expense	60,00	50,00	10,00	83 %
Vehicle	Everyday expense	110,00	125,00	-15,00	114 %
Health	Everyday expense	50,00	20,00	30,00	40 %
Children	Everyday expense	0,00	-	-	-
Education	Everyday expense	0,00	-	-	-
Clothes and shoes	Everyday expense	0,00	-	-	-
Leisure and outings	Everyday expense	80,00	112,00	-32,00	140 %

Transaction log

[illegible]

Settings

Budget year	2027
Currency	USD
Day each month starts	1
Starting balance	1 200,00
Carry the balance over to the next month	Yes

Income categories

Income category	Planned per month	Note
Salary or pension	2 300,00	Take-home pay, retirement pension, allowance: what actually reaches your account.
Partner's income	900,00	Use this if you manage a budget as a couple. Otherwise, delete it.
Self-employment		Sales, freelance work, odd jobs, trading.
Bonus or extra month's pay		Annual bonus, extra month's pay, one-off reward, depending on practice in your country or with your employer.
Benefits and allowances		Public support, child or housing benefits, depending on your country.
Support from family		Money received from relatives, including money sent from abroad.
Other income		Rent received, refunds, sales of personal items, cash gifts.

Money out categories

Category	Type	Planned per month	Note
Rent or housing payment	Everyday expense	750,00	Rent, or your monthly home loan payment if you prefer to track it here rather than under debts.
Household bills	Everyday expense	140,00	Water, electricity, gas, heating or air conditioning, building service charges.
Phone and internet	Everyday expense	45,00	Mobile plans, home broadband, top-ups.
Insurance	Everyday expense	60,00	Home, vehicle, health or other policies paid monthly. Annual premiums go in Irregular expenses.
Groceries	Everyday expense	420,00	Food, drinks, toiletries and cleaning products, market shopping.
Eating out	Everyday expense	90,00	Restaurants, cafés, takeaways, canteen.
Public transport	Everyday expense	60,00	Bus, train, metro, taxi, travel passes.
Vehicle	Everyday expense	110,00	Fuel or charging, servicing, parking, tolls.
Health	Everyday expense	50,00	Doctor visits, pharmacy, glasses, dental care: the part you pay yourself.
Children	Everyday expense		Childcare, activities, pocket money, baby equipment.
Education	Everyday expense		School fees, supplies, private tutoring, adult courses.
Clothes and shoes	Everyday expense		For the whole family, including uniforms or work clothes.
Leisure and outings	Everyday expense	80,00	Sport, culture, outings, hobbies.
Subscriptions	Everyday expense	35,00	Video, music, news, apps, gym: everything charged every month.
Festivals and celebrations	Everyday expense		Religious or national holidays, birthdays, weddings, births: meals, outfits, outings linked to these occasions.
Gifts	Everyday expense		Gifts you give, whatever the occasion.
Support for family	Everyday expense	100,00	Regular or one-off help for relatives, including money sent to another country and its fees.
Donations and charity	Everyday expense	40,00	Donations, alms, zakat, tithes, collections, charities: according to your habits and beliefs.
Travel and vacations	Everyday expense		Tickets, accommodation, spending on site. A big trip can also be planned in Irregular expenses.
Home equipment	Everyday expense		Furniture, appliances, decoration, small repairs.
Pets	Everyday expense		Food, vet care, accessories.

Lists (do not change)

- Yes
- No
- Everyday expense
- Savings
- Debit repayment
- Missing category
- Date outside period
- Missing date
- Unknown category
- January
- February
- March
- April
- May
- June
- July
- August
- September
- October
- November
- December
- Spread over the year

Savings and debts

Link each goal or debt to a category: everything you record under that category in the monthly logs is added here.

Savings goals

Goal	Linked category	Target amount	Target date	Already set aside at start	Paid in during 2027	Total set aside	Left to reach	Progress	Per month until the date
Emergency savings	Emergency savings	5 000,00		1 500,00	2 400,00	3 900,00	1 100,00	78 %	
Savings for a project	Savings for a project	3 000,00	06/30/2028	400,00	1 500,00	1 900,00	1 100,00	63 %	55,00
Total		8 000,00		1 900,00	3 900,00	5 800,00	2 200,00		

The amounts paid in come from the monthly logs. The per-month figure is a simple division, with no interest or returns taken into account.

Debts to repay

Debt	Linked category	Amount owed at start	Planned repayment per month	Repaid in 2027	Estimated amount owed	Progress	Estimated months left	Balance on your statement	Note
Loan repayment	Loan repayment	4 000,00	180,00	2 160,00	1 840,00	54 %	11	1 860,00	
Total		4 000,00	180,00	2 160,00	1 840,00			1 860,00	

The estimated amount owed does not include any interest, fees or penalties. Only your lender's statement is authoritative.

Irregular expenses

List here the expenses that do not come round every month. The workbook places them in the planned month and works out what each one comes to when divided by 12.

Expense	Linked category	Estimated amount for the year	Planned month	Set aside per month	January	February	March	April	May	June	July	August	September	October	November	December	Paid?	Note
Annual insurance		480,00	March	40,00	-	-	480,00	-	-	-	-	-	-	-	-	-	Yes	
Annual taxes and charges		350,00	Spread over the year	29,17	29,17	29,17	29,17	29,17	29,17	29,17	29,17	29,17	29,17	29,17	29,17	29,17		
Back to school		220,00	September	18,33	-	-	-	-	-	-	-	-	220,00	-	-	-		
Festivals and celebrations		400,00	December	33,33	-	-	-	-	-	-	-	-	-	-	-	400,00		
Home maintenance		300,00	May	25,00	-	-	-	-	300,00	-	-	-	-	-	-	-		
Vehicle servicing or inspection				-														
Vacation trips		1 200,00	July	100,00	-	-	-	-	-	-	1 200,00	-	-	-	-	-		
Subscriptions paid yearly				-														
Total		2 950,00		345,83	29,17	29,17	509,17	29,17	329,17	29,17	1 229,17	29,17	249,17	29,17	29,17	429,17		

The amount set aside per month is a simple calculation (amount ÷ 12). You can carry it into the Savings for irregular expenses category if you want to spread these costs even!

Welcome to your Budget 2027

Your month-by-month budget, in your currency and your categories

This workbook works out the totals, differences and charts for you. You only type in the yellow cells. Allow ten minutes to set it up, then a few minutes a week to record your transactions.

1. Set up the workbook

Open the Settings sheet. Enter the year, your currency (code or symbol, for example USD, GBP, EUR, CAD or INR) and your starting balance.

2. Choose the day each month starts

If you are paid on the 25th, type 25: the January sheet will then run from January 25 to February 24. Otherwise, leave 1.

3. Adapt your categories

Rename, delete or add categories in Settings (up to 10 income and 40 money-out categories). Give each money-out category a type: Everyday expense, Savings or Debt repayment. Enter a planned monthly amount if you want one.

4. Record your transactions

In the month's sheet, fill in the log on the right: date, description, category (drop-down list) and amount. Type the income you received in the Income table. The totals update on their own.

5. Link savings and debts

In Savings and debts, choose the matching category for each goal or debt. Everything you record under that category in the logs is added there automatically.

6. Check the dashboard

The Dashboard sums up the year: income, money out, each month's balance and charts. Also use the Irregular expenses sheet for costs that do not come round every month.

The colors

1 250,00	Yellow: cell to fill in. You can type here.
1 250,00	White: automatic calculation. The cell is protected to prevent mistakes.
-80,00	Red text: over budget, negative balance or a transaction to check.

Excel, Google Sheets or LibreOffice

The file works without macros in Excel (2016 or later) and LibreOffice Calc, and is compatible with Google Sheets. In Google Sheets, import it with File > Import: cell protection may be lost, so rely on the colors. The protection has no password: you can remove it if you want to change the structure.

Make a copy of the blank file before you start: you can use it next year.

Important

This workbook is a personal organization tool. It is not financial, tax, legal or investment advice. The calculations rely only on the amounts you enter and may contain approximations (for example, debt tracking does not calculate interest). For any important decision, please consult a qualified professional in your country.

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**Budget 2027 — Excel and Google Sheets
budget spreadsheet, month by month, in
your currency**

**Full version at
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This sample shows 8 of 8 pages.

The complete file is available for instant download
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