XLSX · AUTO TOTALS & CHARTS

# Excel Budget Tracker

A ready-to-use spreadsheet with categories, charts and a savings plan.



- 12 monthly budget sheets
- Automatic totals and category charts
- Savings goal tracker

# About this resource

A clean Excel budget with monthly sheets, automatic totals, category charts and a savings goal tracker. Stop rebuilding your budget every month. This workbook gives you twelve monthly sheets, a categories setup page, automatic totals, a spending breakdown chart and a savings goal tracker. Enter your income and expenses; the dashboard updates itself. Formulas are protected where it matters and left open where you need flexibility. A one-page PDF guide explains every tab in plain English.

### How to use this book

Open in Excel or Google Sheets. Fill the categories page once, then enter expenses in the monthly sheet.

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Every puzzle and exercise in this book was generated and checked by our content engine.

FINANCIAL BLUEPRINT

# The Zero-Based Budgeting Framework

A budget is not a financial straitjacket; it is a declaration of intent. When you do not tell your money where to go, you wonder where it went at the end of every month. The Zero-Based Budgeting method ensures that every single rupee of income is assigned a specific job before the month even begins (Income - Expenses - Investments = Zero).

This package provides both a live, formula-driven Microsoft Excel workbook (`SkillBooks_Personal_Budget_Tracker.xlsx`) for automated digital calculations, and the following 12 monthly printable ledger sheets for hands-on offline tracking.

- 50/30/20 Rule: 50% Needs (Rent, Utilities, Food), 30% Wants (Dining, Hobbies), 20% Financial Freedom (Savings & Debt).
- Emergency Fund Priority: Build a 3-month living expense buffer in a liquid savings account before aggressive investing.
- Sinking Funds: Save small amounts monthly for predictable future expenses (vehicle insurance, festival gifts, annual subscriptions).

GOOD TO KNOW

Golden Wealth Rule: Do not save what is left after spending; spend what is left after saving.

DAILY PRACTICE ROUTINE & COMMITMENT

- [ ] Set a dedicated 15-minute daily focus window without phone or notifications.
- [ ] Work through each exercise completely before checking answers in the back.
- [ ] Review missed questions to understand the underlying rule or method.
- [ ] Celebrate consistency: completing one unit daily beats rushing an entire pack.

My Daily Goal: Complete _____ pages/day · Target Start Time: _____

SOFTWARE MANUAL

# Excel Workbook Quick-Start Guide

Your download includes the pre-formatted `SkillBooks_Personal_Budget_Tracker.xlsx` workbook. Here is how to set it up in under 5 minutes:

1. Open the 'Summary Dashboard' sheet and review the four automated KPI cards at the top.

2. Navigate to 'Monthly Budget' to input your baseline projected income and category caps for each month.

3. Use 'Daily Expense Log' to record transactions as they happen. The dashboard will automatically recalculate totals and category percentages using built-in Excel formulas.

- Compatible with Microsoft Excel 2016+, Office 365, Google Sheets, and Apple Numbers.
- Zero macros or complex VBA required — uses clean, standard SUM and AVERAGE formulas.
- Fully unlocked: customize rows, add unique expense categories, or change currency symbols freely.

> GOOD TO KNOW
>
> Pro-Tip: Bookmark the spreadsheet on your phone via Google Sheets or OneDrive for instant logging right at the checkout counter.

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# This is a free sample

The complete resource contains Excel workbook + guide, 12 monthly sheets and a full answer section. Every purchase includes lifetime re-downloads from your SkillBooks account.

Get the full resource at skillbooks.in