

# Simply Luxurious Budget Template

## Basic Monthly Budget

Chk #	Date	Transaction Description	Category	Withdrawal	Deposit	Bank Cleared
		Work Paycheck	income			
		Mortgage/Rent	mortgage			
		Television	utilities			
		Garbage	utilities			
		Electric	utilities			
		Water Utilities	utilities			
		Cell Phone	utilities			
		Internet	utilities			
		Gas	car			
		Car Payment	car			
		Car Insurance	car			
		Cushion Savings	savings			
		Vacation Savings	savings			
		Retirement Savings	savings			
		Credit Card	debt			
		Beauty appointments	beauty			
		Hair (cut & color)	beauty			
		Dogs Grooming	dogs			
		Dog Supplies	dogs			
		Groceries	food			
		Newspaper Subscriptions	entertainment			

Discretionary	entertainment		
	TOTALS	\$ [A]	\$ [B]
	AVAILABLE BALANCE	\$ [C]	

*~Save a blank copy or make photocopies so you have a new template available for each month.*

*~If you use EXCEL, simply save each month, making sure to have saved a blank template in your files.*

Two Ways to Use the Template:

**1. Paper, Pencil & Calculator**

- a. Simply fill in the corresponding boxes with the appropriate monetary amounts, add each column (“withdrawals” = [A] and “deposits” = [B]) and then:
  - i. Subtract “withdrawals” [A] from “deposits” [B] to find your available balance.
2. **Use an EXCEL spreadsheet** and enter the following formulas into the corresponding bracketed letter boxes above. Once you have this spreadsheet set up, all you will have to do is go in and enter the numbers each month and the computer will do the calculating for you. So simple.

- FORMULAS

- [A] =SUM(E4:E25)
  - make sure the numbers align with the “Withdrawals” column – your numbers may be different based on your needs
- [B] =SUM(F4:F25)
  - make sure the numbers align with the “Withdrawals” column – your numbers may be different based on your needs
- [C] =SUM(F26-E26)
  - F26 should be where [B] is, and E26 should be the location of [A]