

I'm not robot!



spending goals for the budget categories. You'll need to think of a wide variety of categories from debts to groceries and everything in between. You'll have the space to track your income from multiple income streams. Plus, you can see something that you'd like to change in your budget, then you can adjust for the next month. The worksheets have several questions that will force you to think about potential ways to cut back on your expenses or increase your income. Click the image above to download! Click here to download this free budget tracking template (and more)! From there, you can start working on building your budget today! Be sure to pick up a copy of the book, *Clever Girl Finance: Ditch Debt, Save Money, and Build Real Wealth* and the rest of the *Clever Girl Finance* book series! Google Sheets Budgeting Templates Yes, Google Sheets does have free budget templates. If you are a very data-inclined person, then using a Google Sheet budget template could be a good solution. You will need to enter all of your spending data by hand. That might involve saving receipts each month or checking through your bank statements if you mostly spend with a plastic card. Overall, using a Google Sheet budget template is not a very visual way to track your budgeting progress. However, the numbers don't lie. You will be able to see what you are spending and make plans to adjust that spending. Although entering the data can be time-consuming, it can help you truly understand your spending patterns. You'll be forced to relive every purchase as you enter them into your budget spreadsheet. You can find the official Google Sheets Budget template here. It is fairly basic, but it does allow you to track your spending each month. If you are interested in using this sheet, you'll need to make a copy of the sheet after requesting access to the sheet. After making a copy, you'll be able to make edits and track your budget in your own account. If you don't like the free budgeting templates, then you can customize your own Google Sheet. Microsoft Excel Budget Template Excel offers budgeting templates that are very similar to Google Sheets. However, you might need to pay for them. If you don't already have Microsoft 365, then Excel will require you to pay for their budgeting templates. Like Google Sheets, the template requires you to fill in the data in a hands-on way. It might take some time to get used to the format. But it can be a good way to think through where your money is going each month. If you want to use Excel but don't want to pay for their premium version, then consider building your own spreadsheet. Personally, I use an Excel sheet that I built myself to track our budget. Each month I write down our purchases and determine how much we've gone over or under budget for the month. It can be a great free option if you are handy with Excel. Personal Capital (App) Personal Capital can help you track your long-term financial goals. Where Personal Capital shines is as a net worth tracker. Although it does offer some budgeting assistance, the platform is focused on your net worth. The goal is to help track and manage your investments over time. If you choose to use Personal Capital, then it might be useful as a general budgeting helper. It can show you how much your savings have grown each month. That will give you an idea of whether or not you stuck to your budgeting goals. Mint (App) Mint offers budgeting assistance to help you manage your budget on the go. And the best part is that it is completely free! You'll be able to easily set up a budget with Mint based on your spending patterns. The software is designed to help you build and manage a budget over time. You'll have access to long-term data as well as a daily balance feature that will let you know if you are close to running out of funds. You Need A Budget (App) The mission of You Need A Budget, or YNAB, is to give every single dollar a job. The budget you create will have you allocate every last dollar to a category. You'll be able to choose different budget categories including savings for each and every one of your dollars. The YNAB app takes the difficult parts out of budgeting. In fact, it is one of the best budgeting apps available. The software will track all of your spending so that you don't have to add it to a spreadsheet. Instead, you'll be able to send and receive updates from your YNAB app about your budget. If you are starting from scratch and prefer a mobile method, then YNAB is a great solution to help you develop a budget. You can try it for free for 34 days. After that, you'll pay a small monthly fee for the service. EveryDollar (App) EveryDollar is another monthly budgeting app that can help you stay on track. You'll be able to build your first budget in less than 10 minutes and track it throughout the month. The format of the app is extremely simple, but it will get the job done. Although there are no bells and whistles, the app can help you manage your budget effectively. Should you use a budget template or app? Yes, you should absolutely use a budgeting template or app to manage your money. Unless you already have your budget under control, a budgeting spreadsheet is essential for learning your spending habits. With a budgeting spreadsheet or app, you'll be able to better visualize where your money is going. That can lead to more intentionality with your money. These templates for budgeting will help you manage your money better! A budgeting spreadsheet or app is a great place to start managing your budget. However, it might not be enough to help you build a budget that works for you. If you need more help designing a budget that works for you, then consider taking our completely free budgeting course! You'll learn about the different budgeting methods and choose the best option for your lifestyle. Move forward with these templates for budgeting today. You absolutely will not regret it! Real estate is a common and potentially lucrative investment tool, especially given the recent increases in real estate prices. However, investing in real estate requires extensive analysis to ensure you aren't stuck with a massive financial headache. Whether you're investing in residential or commercial real estate, flipping homes, or buying a home for you and your family, here are 15 real estate spreadsheets to help you make prudent buying decisions and organize the finances of your current properties. Most of these links contain direct downloads to spreadsheets in .XLSX or .XLS formats. They're made for Excel, but can also easily be opened and edited in Google Sheets. 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Home Buying Comparison Checklist (Excel) Home Ownership Expense Calculator This helpful spreadsheet will determine how much home you can afford. It also has a mortgage loan amortization table so you can see your payments over the life of the mortgage. Home Buying Comparison Checklist (Excel) Home Cost Calculator Template This spreadsheet uses an estimate of your financial capacity to determine the true cost of owning a home. Home Cost Calculator Template (Google Sheet) Buy a House or Rent Template As the name suggests, this template determines whether you should buy or rent based on many different aspects of owning a home, such as tax deductions and estimated net proceeds from selling the home. Buy a House or Rent Template - (Google Docs) Rent vs Buy Investment Spreadsheet This rent vs. buy calculator projects the cost of renting and buying over 30 years. Rent vs. Buy Investment Spreadsheet (Excel) Bonus: Investment Property Excel Model This spreadsheet tracks the following metrics: Cap rate and cash yieldInternal rate of return (IRR)Payback period (in number of years)Multiple on invested capital (MOIC) Get it here; note that you need to sign up with an email address. Further Reading Also read: 7 Steps to the Ultimate Rental Property Spreadsheet # investing# real estate# Recommended Spreadsheet Templates# Spreadsheets



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