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Our Family Budget Planner Template is a great spreadsheet for creating a yearly budget plan for your family. Family Budgeting is essential for every family, who is serious about their financial future, and has certain economic goals, such as saving, buying a car, purchasing a house, putting children through college and other important financial objectives. For that reason, we believe that this budget template is a must-have tool in any family's financial toolbox.Unlike other personal budget templates on our website, this budget planner was designed to reflect simple day-to-day requirements of a family and to help you track your budget monthly, quarterly and annually.If you think this family budget planner is not quite right for you, I recommend to take a look at my Personal Budget Planner, Household Monthly Budget and Personal Monthly Budget planning templates, which can help you track your budget monthly, quarterly and annually, and find categories more suitable for you and your family. Family Budget Planner for Excel@ 2003+, OpenOffice & Google Docs Excel 2003(XP)File: XLS Excel 2007 +File: XLSX Also use in Excel Web App and Excel for iPad, iPhone or Office for Android! OpenOfficeFile: OTS Google DocsFile: SPREADSHEET Download via our Add-on! Disclaimer - The spreadsheet and information on this page is intended for educational an illustrative purposes only. Use information at your own risk. It is strongly advised to consult the qualified professionals regarding financial decisions.Family Budget Planner: it is a simple template that helps to track your budget monthly, quarterly and yearly.The family budget spreadsheet contains 3 main parts: Budget Planner - IncomeIncome part which is comprised of the fields for projected income and for the actual income. This is usually is the first step in budgeting, since this helps to allocate amounts for the monthly spending and savings.TIP: Always plan to spend less to gain more, in other words, to save more. Budget Planner - SpendingMonthly spending: I have divided an entire year into four quarters, in order to avoid possible confusion when you plan your budget. This makes things easier when entering the amounts that do not have monthly frequency, such as some subscriptions or utility bills you may receive quarterly or annual tax returns or simply any irregular payments. Budget Planner - ResultsSpending total and the results part: this is where you can see the estimated and actual spending for each category, including any differences and results for each quarter of the entire year. All amounts in this part of the spreadsheets are cumulative and will be updated every time you update your budget. This means that you will not have to wait for an entire year to get your budget results. In fact, obtaining information this way will help to achieve certain budget or/and saving goals.Savings Goal is one of the latest additions to this template and our response to requests submitted by many users of our family budget planner. Savings' goal helps to set specific short or long term savings goals for various purposes, track your objectives as you create your monthly budget and display all accumulated information in simple to read graphs. You can also enter any savings you have made prior to the time you began using the budget. Quarterly figures are automatically entered for you. They are copied from the Savings & Investment category of every quarter. Budget Planner - Savings GoalCreating a budget enables you to answer two important questions: Do I spend more than I earn? and What can I afford to spend? It can also help you identify the items and categories where you may be overspending, but, most important, this budget template can help you make future financial decisions and concentrate on savings.Creating a Family BudgetThere are two key questions that can only be answered by creating a budget.1. Do you spend more than you earn?Consistently spending more than you earn will lead to debt. Creating a budget will help to identify categories where you overspend.2. What can you afford to spend?Most of the free budget tools online are concentrating on the monthly spend, which is not exactly the right thing to do, because some of the spending may not occur monthly or even yearly, therefore this particular template is specifically concentrated on tracking your budget monthly, quarterly and annually in order to achieve greater accuracy and it gives you a holistic perspective. An accurately prepared budget can enable you to spot the categories where you may save or spend. Creating a family budget takes teamwork, time and regular tweaking, but you've got this. We'll walk you through it, but let's first define "budget" so you know what to expect.A family budget is a plan for your household's incoming and outgoing money over a certain period of time, such as a month or year. For example, you may aim for certain dollar amounts or percentages of your combined monthly income to go toward various expenses, like groceries, as well as saving, investing and paying off debt. "Your budget is basically a tool for empowering yourself," says Orlando-based certified financial planner Angela Moore.Many people simply spend their income without being intentional about it, she says, but you get to decide how to allocate that money so that it works for you. "We all have an incredible opportunity to create wealth for ourselves and to create financial freedom, but we have to have a strategy around that," says Moore, who's also the founder of Modern Money Advisor, a financial planning and education firm. "We can't just wing it."So let's make a plan for your plan.Set aside time on the calendar when you and the other adults in your household can start your budget, Moore says. (This could be you and your partner, grown kids or parents who live with you.)Scheduling holds you accountable and helps ensure everyone is feeling level-headed and up to the task."The first step is creating transparency about where you are now," Moore says. She recommends starting with an audit of everyone's finances.Begin with estimates. Jot down what you think you have in savings. Then move on to debts: What's the balance for each of your loans, as well as the monthly payments and the interest? Do the same exercise for monthly recurring expenses, like your water bill.» MORE: How much is internet per month?Finally, estimate the rest of your spending. Try breaking down these monthly expenses into how much you pay for groceries, gas, clothes and so on. Moore says you could list these expenses individually or as a group.Remember: At this point, you're making educated guesses. "You just want an overview of everything," Moore says, adding that this exercise should take about 15 minutes.Take a short break to avoid getting overwhelmed. Then sign in to each of your financial accounts and list the actual amounts that you had estimated.Moore has walked many clients through this process. She says identifying the real numbers is usually "an awakening experience," because many people drastically underestimate their expenses.From this point, you and your family can probably identify a couple of ways to tweak your finances. Maybe you didn't realize just how much interest you were paying on a certain loan, so you decide to schedule a time to call and negotiate. Or perhaps you see that you're still paying for a subscription you ought to cancel. You may notice you're spending twice as much as you thought on groceries, so you explore how to use coupons."Figure out where you can reduce or eliminate certain expenses and how you can relocate those funds to be more in line with your goals," Moore says.» MORE: How to set financial goalsAt the very least, now you better understand where your family's money is going. You also have a baseline of your savings, debts and expenses so you can see how those amounts change as you start budgeting.In addition to knowing where your money is going, get clear on how much money is coming in. Note everyone's monthly take-home pay. Then take a first whack at a budget.We like the 50/30/20 budget as a place to start. It splits your income three ways:50% toward needs, such as groceries, housing, basic utilities, transportation, insurance, child care and minimum loan payments.30% toward wants, such as travel, gifts and meals out.20% toward saving, for an emergency fund or for retirement, and debt repayment.Use the calculator below for a gut check on how your family's income would be divided into these categories.Find out how this budgeting approach applies to your money.Savings and debt repayments0Do you know your "want" categories?Track your monthly spending trends to break down your needs and wants.If you want to learn how to budget, consider the 50/30/20 method. But that's just one way to plan for your money. You can also choose from several budget systems, which vary in their rigidity (do you want to track every dollar?) and goals (are you more focused on eliminating debt or building savings?).You may also benefit from a tool. For example, this free budget worksheet prompts you to enter every household expense, then shows how your spending aligns with the 50/30/20 breakdown. Microsoft Office, Google Drive and other websites also offer free budget spreadsheets that you can share within your household.Or maybe you'd rather go mobile. These budget apps for couples let you and your partner reference each other's spending and saving information. Other budget apps, such as Goodbudget and You Need a Budget, can also work for families.If you use a tool, make sure it's one you're very comfortable with and that you'll actually use, says Atlanta-based certified financial planner Serina Shyu. Use "whatever works best for the skill level or motivation level you have," she says.So if you're not spreadsheet-savvy, go another route. Or if you're not going to input your expenses every day, use a tool that tracks your spending for you.Before you build a budgetTrack all your spending at a glance to understand your trends and spot opportunities to save money. This budget doesn't have to be perfect, says Shyu, who also serves on the board of directors for the Financial Planning Association of Georgia. In fact, you'll wind up tweaking it often, particularly if you have kids or dependents whose expenses change over time.What's more important than getting the budget "right" is continually checking on it with your household. Like your initial audit, schedule regular budget reviews.When you check in, note how your spending has changed (or not), discuss what you might do differently going forward and plan for upcoming expenses. (For example, if a family vacation is coming up, maybe you decide to cut back on certain expenses and put more toward a travel fund.)It's important to communicate, Shyu says, not just about the money itself but how you're feeling about it. Express if you're nervous about budgeting, for example, or ashamed of debt. That way, she says, "you'll be coming from a place of understanding."» MORE: Practical budgeting tipsOne more thing to communicate: your individual and family goals. That information will help you plan for your money and keep at it.As Shyu puts it: "Once you figure out that 'why,' you'll be more motivated."

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