

Your Mini Paycheck Budget

A free quick-start from SlateAndTally · Excel + Google Sheets

Mini Paycheck Budget

Free sample from SlateAndTally. Type in the green cells; everything else updates.

How often are you paid?

Fortnightly (AU)

Pay per period (after tax)

2,400.00

Pays per year

26

Monthly income (average)

5,200.00

This pay at a glance

Pay this period

2,400.00

Planned spending

2,300.00

Actual spending

2,335.00

Unplanned money left

65.00

Saved this pay

300.00

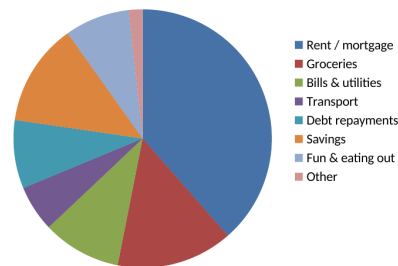
Savings rate

13%

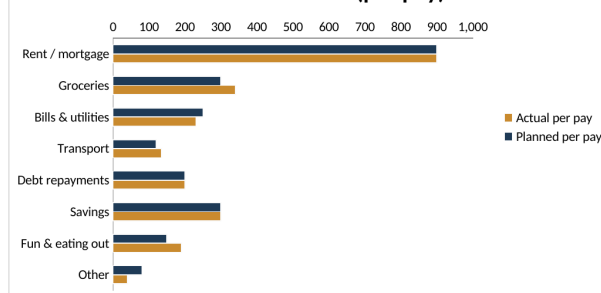
Category	Planned per pay	Actual per pay	Left over
Rent / mortgage	900.00	900.00	0.00
Groceries	300.00	340.00	-40.00
Bills & utilities	250.00	230.00	20.00
Transport	120.00	135.00	-15.00
Debt repayments	200.00	200.00	0.00
Savings	300.00	300.00	0.00
Fun & eating out	150.00	190.00	-40.00
Other	80.00	40.00	40.00
Total	2,300.00	2,335.00	-35.00

Tip: green cells are yours to change. Example numbers are made up.

Where this pay goes



Planned vs actual (per pay)



Set up in 4 steps

1

Pick your pay cycle

Cell C4: Weekly, Fortnightly (AU), Biweekly (US), Twice a month or Monthly.

2

Enter your take-home pay

Cell C5: what lands in your account each payday.

3

Plan, then track

Fill the green Planned and Actual cells for each category. Rename any category.

4

Watch the charts

The bar chart, pie chart and 'at a glance' box update by themselves. Red = over plan.

Getting the most from it

Simple habits that make a budget stick

Using Google Sheets?

Upload the .xlsx file to your Google Drive, then open it with Google Sheets.
The formulas and charts carry over. Works with any currency: just type the numbers.

Three habits that help

- Update it on payday. Five minutes, every pay.
- Give every dollar a job before you spend it: plan first, then track.
- Pay savings like a bill. Put it near the top of your list, not last.

Ready for the full version?

The full SlateAndTally budget spreadsheets add more categories, monthly and yearly tracking, extra dashboards, and Fortnightly (AU) and US Biweekly editions. There are also debt payoff, savings challenge and Australian tax templates.

etsy.com/shop/SlateAndTally

A small favour

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