

I'm not robot!

Household budget planner

| Category | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Total | Avg |
|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|-------|
| Income | 1,200 | 1,200 | 1,200 | 1,200 | 1,200 | 1,200 | 1,200 | 1,200 | 1,200 | 1,200 | 1,200 | 1,200 | 14,400 | 1,200 |
| Expenses | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 12,000 | 1,000 |
| Surplus | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 2,400 | 200 |

PROVIDENT Bank Construction Cost Breakdown

Loan Number _____ Job Address _____
 Owner _____
 Builder _____ Lip Amount _____

| Cost Item | Description | Budget | Pre-Paid | Net |
|---------------------------|----------------------------|--------|----------|-----|
| GENERAL CONDITIONS | | | | |
| 1 | Engineering & Survey | | | |
| 2 | Excavation & Grading | | | |
| 3 | Foundations | | | |
| 4 | Permits | | | |
| 5 | Soil Testing | | | |
| 6 | Temporary Facilities | | | |
| 7 | Temporary Utilities | | | |
| 8 | Water Mains | | | |
| 9 | School Fee | | | |
| OFFSITE WORK | | | | |
| 11 | Crust | | | |
| 12 | Gravelly | | | |
| 13 | Blasting | | | |
| 14 | Compaction | | | |
| 15 | Clearing | | | |
| 16 | Backfill Sand | | | |
| 17 | Water Mains | | | |
| 18 | Utilities | | | |
| 19 | Electric/Phone | | | |
| 20 | Plumbing | | | |
| 20.1 | Concrete | | | |
| 20.2 | Aluminum | | | |
| 21 | Crust & Gravel | | | |
| 22 | Driveway Apron | | | |
| 23 | Site work | | | |
| 24 | Sub drains | | | |
| 25 | Frames & Curbstone Control | | | |
| 26 | Finishing | | | |
| 27 | Equipment Rental | | | |
| 28 | Site Hydrology | | | |
| 29 | Street Lights | | | |
| 30 | Misc. Labor | | | |
| 31 | | | | |
| 32 | | | | |
| ONSITE WORK | | | | |

Monthly BUDGET

| BUDGETED TBTY | BUDGET | ACTUAL | DIFFERENCE | COMMENTS |
|-------------------|--------|--------|------------|----------|
| Income | | | | |
| ALY INCOME | | | | |
| ADDITIONAL INCOME | | | | |
| Savings | | | | |
| JOINT SAVINGS | | | | |
| ALY SAVINGS | | | | |
| TUSTN SAVINGS | | | | |
| Housing | | | | |
| RENT | | | | |
| RENTERS INSURANCE | | | | |
| UTILITIES | | | | |
| PROPERTY TAX | | | | |
| ELECTRICITY | | | | |
| WATER | | | | |

BBUK Budget 2010

| Category | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Total | Avg |
|-------------------------|-------|-------|-------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|-----|
| Starting Balance | 5,516 | | | | | | | | | | | | 5,516 | |
| Total Income | 1,400 | 1,200 | 1,400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5,370 | 264 |
| Total Expenses | 1,400 | 1,200 | 1,400 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5,370 | 264 |
| Net Income (Adjustment) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -748 | -62 |
| Projected End Balance | | | | | | | | | | | | | 4,768 | |

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Capture your best moments with our premium photo album templates. DOWNLOAD THE TEMPLATES NOW. If you're looking for a budget template to keep track of your personal or business finances, then look no further. A budget spreadsheet template will help you monitor your expenses with accuracy. There are budget templates available for a variety of uses, covering budgets for your household, wedding, business, events, and college. A family budgeting template can track monthly income, expenses, and cash flow and present the information visually. Alternatively, you can use a household budget template in Excel. This template for a budget indicates estimated versus actual costs for individual items and automatically calculates the difference. Event budgeting templates itemize expenses, including costs for the venue, refreshments, entertainment and more, so you know where each penny goes. For general use, try a wheel budget template. One of the more visual budgeting templates, the budget wheel is a fun way to see where your money goes. Every Excel budget template incorporates spreadsheet functionality, graphs, and customizable styles. Download a free budget template so you'll always know your current financial standing. Tracking monthly expenses in a budget spreadsheet or template can make managing your money a little easier. The five budgeting tools below are among our favorites. Wherever you find a budget spreadsheet or template, be careful when downloading it. Checking online reviews and downloading budget templates from only websites you trust will help you avoid phishing viruses. How it works: The Federal Trade Commission offers a website to educate consumers about money, including how to budget. To get started, consult its "Make a Budget" worksheet. Download the PDF and fill in the fields to see whether you're making more than you spend or spending more than you make. What we like: Numbers and formulas can make budgeting a turnoff, but this simple worksheet is the furthest thing from intimidating. It's a great jumping-off point if you've never budgeted before. Where to get it: On Consumer.gov, download the PDF from the "Toolbox" tab. How it works: Use this online form to input your monthly income and expenses. With that information, the worksheet shows how your finances compare with the 50/30/20 budget breakdown, which recommends that 50% of your income goes toward needs, 30% toward wants and 20% toward savings and debt repayment. You can also download these worksheets in Excel. What we like: This thorough worksheet prompts you to consider a wide range of expenses — from life insurance premiums to travel expenses to credit card payments — so you don't miss anything. You can also see worksheets specific to your situation, whether you're a college student, parent, homeowner, senior or none of those. Where to get it: Find it on NerdWallet, of course: budget worksheet. How it works: Maintaining a spreadsheet requires discipline, and creating a spreadsheet from scratch takes time. Save yourself the hassle of setting up rows, columns and formulas by using a pre-made Excel template from Office. Templates include a household expense budget, holiday budget planner and event budget. What we like: There's a template for just about every budget situation, from simple to complex. Access Excel online and collaborate with others in the same document at the same time. Where to get it: Visit templates.office.com and click "Budgets" to find an Excel file to download. Or sign in to your Google Drive account from your smartphone, tablet or computer. You can also share access to a household budget with other members of your family. Where to get it: Sign in at google.com/sheets, then browse the template gallery. Before you build a budget, NerdWallet breaks down your spending and shows you ways to save. How it works: In addition to Mint's well-known app, the money manager offers budget templates, too. Choose your desired budget, then use the pre-made format to guide your categorization of spending. What we like: There are demographic-specific options that fit a variety of life stages. Students will benefit from the college template, while parents of young kids will appreciate the day care template. Where to get it: Download an Excel file from Mint. Researching budget spreadsheets and templates is already a solid start in managing your money. If the tools above aren't a good fit, you've got other options. Try an app that tracks and categorizes your spending. Check out the best budget apps for 2021. For an idea of how much of your monthly income to spend and save, try our budget calculator. Want to go offline, read one of these expert-recommended budgeting books. Want nerdy knowledge that's personalized to your money? Bring all your money into one view, and get tailored insights to make the most of it. Learn more. A project budget contains the financial details of your project, including the estimates of all the project costs and the money you need to layout to lead a successful project, from resources to materials. Monitor project expenses with this Excel budget template. It even includes color-coding to let you know when you're in the red! The budget is the life's blood of your project, so you need to monitor it accurately to avoid cost overruns. That's where this project budgeting template comes in handy. Why You Need a Project Budget Template A project is made up of tasks that lead to the completion of a project or service. That process isn't free. There are resources necessary, such as hiring a project team, possibly contracting vendors, maybe parts and a whole slew of other expenses that need to be paid and accounted for. That's where budget management comes in, during the project planning phase. It's imperative that you calculate what the costs of these things will be as close as possible to create a realistic cost baseline, get the allocated funds and not go over budget, which could jeopardize the entire project. That means your cost estimates have to be accurate, or as much so as you can make them. This project budget spreadsheet can help you do that. ProjectManager's free project budget template. There's a lot of uncertainty in managing a project, which makes creating the budget plan difficult, but with a free Excel budget template you're on solid ground to build a financial model that's sound and able to do the job at hand. Some of the project costs are easier to collect, such as: Labor costs Consultant fees Raw materials Software licenses Travel Other project costs may change or carry from one project to the next, such as: Telephone charges Office space Office equipment General administration Company insurance When you have downloaded and created your project budget template, there are all the fields necessary for you to get started on this pivotal project planning process. But without an expense tracking tool to collect all this data, you are starting off with a disadvantage. The budgeting process may seem like fuzzy math, and it's certainly no exact science, but with the proper project budgeting software you can have a better handle on defining the financial constraints of your project. By doing so, you have given the project a better chance to succeed. Besides budget templates, two such project management tools that can help you manage budgets are Gantt charts and dashboards. ProjectManager offers an award-winning Gantt chart feature that lets you apply costs directly to tasks. You can also assign labor costs to team members, and that potential cost is automatically calculated as you assign them tasks and work hours. Plus, as the project unfolds, our real-time dashboards can track project costs and compare them against your initial planned costs, so projects don't even have to go over budget. ProjectManager's real-time tracking tools help you manage expenses. Try It Free When To Use a Project Budget Template Money makes the project happen, so it's likely the costs will be discussed during project initiation. However, traditionally, budget management concerns begin to be addressed during the planning stage of a project. You can't figure out your budget without first knowing what it's going to pay for. That's why budgets are conceived as you start to plan and organize your project schedule. To make an accurate project schedule, you need to define the work that will be done and how long it will take. To do so, you can use a work breakdown structure (WBS) to identify all the project tasks. Those tasks depend on having the funds to pay for the resources needed to execute them. Our free budget template is really a cost control mechanism to compare what it will cost to complete the project against what the project has been authorized to spend. Therefore, the budget spreadsheet template allows project managers to build their budget within the cost and time constraints of the project. A project budget is defined by estimating costs for all the individual tasks that make up the project, including the resources needed to execute them. You'll need those cost estimates to fill out your project budget Excel template. You can use our estimate template to make your estimates and share them with your stakeholders. Who Should Use this Free Project Budget Template? The buck stops with the project manager when it comes to overseeing every aspect of a project, which includes filling out and maintaining this free project budget template. They will work on the project budgeting activities, but not alone. In order to make more accurate cost estimates, project managers will seek guidance from those people on the project team who are involved in executing the project. Once the project budget has been completed, the team will be released to focus on the tasks they've been assigned. The budget management will remain the purview of the project manager, but depending on the size of the organization, the day-to-day work might go to an administrator, such as a project coordinator or assistant project manager. However, the project budget is also shared with stakeholders. They need to stay in the loop and often have change requests throughout the project that will directly impact the budget. Therefore, during stakeholder presentations, budgetary issues are usually part of the agenda, if only to determine if the project is not going over budget. How to Use ProjectManager's Project Budget Template for Excel Our free Excel template is a blank slate and now you have to turn it into a useful tool. By filling in as much of the information requested in this project budgeting template as you can, you begin to get control over the financial aspect of your project. Let's start. Labor and Materials This is the meat and potatoes of the project, and likely the most expensive aspect of the work you have to include in your project budget Excel template. To start with, you want to use a work breakdown structure to separate these into line items tagged to a specific task. This may seem like an unnecessary detail, but it's not. Every dollar needs to be accounted for if you want to reign in costs, so the more exact you can be the better your expenses estimate will be and the closer your project will come in within budget. Now that you've broken down your project into the small tasks that make it up using the work breakdown structure or WBS column, it's time to assign a labor and material cost to each. This is the money you're going to spend on assembling the team responsible for each task, the time they'll take to complete it and the materials they'll need for those tasks. It's a lot of work, but by doing it before the project begins, you'll save yourself headaches and over-expenditures. Other Line Items Of course, a project budget template isn't only labor and materials, even if that is the heavy lifting. It's important to account for every dollar and cent, and those smaller items—and sometimes not-so-small items—are going to add up. Don't let these costs break your budget; find them and then collect them on your free Excel project budget template. Travel Take travel, for example. Your project budgeting template needs a column in which you note when and if you have to travel, and then how much that will cost, including any stipend. Maybe travel doesn't plan in your project, but you need to consider it. Better to have thought it through and dismissed it, than to have a cost come up in the midst of the project that you've not accounted for. Equipment The same goes for equipment. You're definitely going to have costs in this area. Equipment costs can vary from very expensive heavy equipment to minor ones, but you have to register those expenses in your project budget template in order to make an educated guess of what the project is going to cost. Fixed Items There are fixed items, too, and there's a place for you to collect them on the free project budget template for Excel. A fixed budget item is one where the amount is set and doesn't change, as in one that is the same amount every week or month. There's also a column for miscellaneous costs, which are those that do not fit into any of the other categories on the downloaded project budget Excel template. Planned v. Actual Budget The last part of your free Excel project budget template is the columns that you'll be most interested in following when tracking the project. It's here that the spreadsheet calculates the planned budget against the actual one or the real money you've spent for that task. One column is your estimated budget expenditure and next to it is the money that really went to completing the work, followed by a third column in which your balance is noted. Here is where you can see if you've gone over- or under-budget. How to Use a Project Budget Excel Template in ProjectManager If you're ready to move on from a static Excel budget template to a robust project management software, look no further than ProjectManager. It's easy to transfer your data over from the Excel sheet into the software. All you need to do is start a new project and open up the Gantt chart project view. Once you've started your project, you can transfer the info from your filled-out Project budget template into the Gantt chart manually. The same rules apply — just type in the task names, the assignees, the planned hours, the project costs and so on. Now that your project is filled out in ProjectManager, you can get to work tracking the costs as your project progresses. That's because the budget is updated as team members complete tasks and update their status, giving you the most up-to-date information. Then you can look at the budget for the project or even many projects through the dashboard view. Think of it as an overview at-a-glance, but it's also able to drill down deep into the detail you need when you need it. What Other Project Management Templates Can Keep My Project on Budget? The project budget template is a great tool to figure out how much your project will cost and make sure that number is within the approved funding for the project. However, there are other project management templates that can help you control costs and manage areas of the project that can impact your overall budget. Timesheet on Budget? Use a timesheet template to keep track of your team's time spent on their tasks, including cost per hour, vacation and overtime. Timesheets from past projects can help you estimate your project budget based on how much time was logged for tasks in the past. It also keeps an eye on your bottom line, showing how profitable your effort is and providing clues to add greater efficiencies. Work Schedule Template Another way to monitor your labor costs is with work schedule template. This template lists your team and where they're working, what time and what responsibilities they have over the week or month. This information is crucial to working more productively and managing costs. It helps you reduce resource costs, which makes your budget go further. Risk Tracking Template Risk is always on the horizon of a project, threatening to impact your budget. A risk tracking template collects those risks as you identify them and allows you to do a risk assessment to rank their priority and then track them as your team resolves the issue. Having a tool to manage risks as they arise in your project gives you the means to control them and the costs associated with those risks. We have many other project management Excel templates that you can use to manage your projects. Watch a Budget Tutorial Video For more information on how to create and manage a project budget, watch the video below. Jennifer Bridges, PMP, gives you a number of crucial tips that can help you get the most out of your project budget template. More Related Content There's more than a great software package available on the ProjectManager website. We regularly publish a blog with articles and videos on project management, leadership, and business concerns. Here are four that are relevant to project budgeting. If you want to take your project to the next level, then you'll want to work with project management software that has the tools to plan, monitor, and report on your project in real-time. Our free budgeting template helps with budget management and expense tracking, but our Gantt charts and dashboards are superior budgeting tools that automate the budget planning process and offer you many more project management features. See for yourself by taking advantage of our free 30-day trial offer.

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