Family Budget Planner

January to December 2026 · Illustrative household figures

Income received · year
£45,260.00

Everyday spending · year
£38,631.00

Left after saving · year
£2,569.00

Month-by-month cash flow

Month	Income received	Everyday spending	Net put aside	Left after saving
January	£3,650.00	£3,073.00	£315.00	£262.00
February	£3,650.00	£3,021.00	£320.00	£309.00
March	£3,800.00	£3,235.00	£365.00	£200.00
April	£3,800.00	£3,150.00	£350.00	£300.00
May	£3,720.00	£3,274.00	£325.00	£121.00
June	£3,750.00	£3,148.00	£360.00	£242.00
July	£3,740.00	£3,288.00	£340.00	£112.00
August	£3,800.00	£3,400.00	£275.00	£125.00
September	£3,750.00	£3,246.00	£340.00	£164.00
October	£3,850.00	£3,094.00	£380.00	£376.00
November	£3,800.00	£3,142.00	£450.00	£208.00
December	£3,950.00	£3,560.00	£240.00	£150.00
Year total	£45,260.00	£38,631.00	£4,060.00	£2,569.00

Illustrative figures. The Excel workbook starts blank and updates as you enter your own numbers.

Four tabs. One full year.

Choose your year on the Dashboard and keep all twelve months in the same file.

Dashboard

See all twelve months and year totals at a glance. Change View month to compare any month's plan with what happened.

Annual Budget

Enter planned and actual take-home income and planned spending in the January to December columns. The last column totals the year.

Expenses

Keep one dated log for the year. Choose a category for each expense and enter refunds as negative amounts. Valid entries go into the right month.

Savings & Investments

Track monthly deposits, withdrawals and account values. Use statements for actual balances, including any investment gains or losses.

November worked example

£3,800.00 received - £3,142.00 spent - £450.00 net put aside = £208.00 left.

Expenses are grouped by date and category. Savings transfers affect cash left after saving, while account values are tracked separately.