



BEACONSHIRE ADVISORY

Personal Budget Spreadsheet
Instructions & User Guide

Prepared 2026

Getting Started

Why Saving Matters

Saving money is one of the most important habits you can develop for your financial future. While it may seem difficult to prioritize saving when there are so many bills and expenses to pay, it is important to remember that even a small amount can make a big difference in the long run.

- **Emergency fund:** Life is unpredictable, and unexpected expenses can arise at any time. By saving money, you can create an emergency fund that can help you cover unexpected expenses without having to rely on credit cards or loans.
- **Financial security:** Saving money can give you peace of mind and help you achieve financial security. By having money set aside, you will be better prepared for unexpected job loss, medical bills, or other financial hardships.
- **Retirement:** It is never too early to start saving for retirement. By starting to save now, you can take advantage of compounding interest and build a nest egg that will help you live comfortably in your golden years.
- **Achieving your goals:** Whether it is buying a house, starting a business, or taking a dream vacation, saving money can help you achieve your goals. By setting aside money regularly, you will be able to reach your goals faster and with less stress.

Remember, saving money does not have to be difficult or complicated. It can start with small steps like creating a budget, cutting back on unnecessary expenses, and automating savings. The key is to make saving a priority and to stay committed to your financial goals.

So, take the first step today and start saving. Your future self will thank you for it!

Warnings & General Instructions

Most cells are protected and calculated automatically. A warning will appear if you try to change a protected cell. If this message appears, simply click on the "X" or on "Cancel".

We have established a color code to show you which cells can be edited, and which ones cannot. You can only edit the cells that have a white background.

Important: Please do not move a cell from one place to another, as it might generate issues in the spreadsheet. The best practice would be to copy and paste your data and not move or cut/paste your data.

This spreadsheet has a menu on the left-hand side of each tab for easy navigation. Simply click on the name of the tab, and it will automatically open. If you do not want to see this menu, you can easily hide it with the small "-" sign at the top of the menu.

SETUP SECTION

Setup

The first tab of the Setup section is the setup tab. You will be able to configure your entire spreadsheet in this section.

There are steps to perfectly start your budget:

1. Enter your currency symbol. Simply add the symbol you want by replacing the "\$" symbol.
2. Type in the year (2026) and select the month when you want to start the spreadsheet.
3. Enter the name of the person(s) that spend money in your budget. If you are a couple, simply enter both names.
4. Select your calculation method. You have the option to choose between a zero-based budget and a carried over budget.
5. Enter the different income sources you receive.
6. Enter all your expense categories by section (Bills, Expenses, Savings). These categories will be used in every monthly tab. If you need to add a new category mid-year, return to the setup tab to add it.

Bank Accounts

The first thing to do in this spreadsheet is fill in the information for your checking and saving accounts.

1. Enter the account name, account type, and starting balance of each of your accounts.
2. You can make adjustments in the future and add a date of the last time you checked your accounts to verify accuracy.

All grey cells and graphs are automatically updated.

Then, do the same process for your credit cards. You can scroll down the Bank Account tab and compile all transfers between your accounts. This table must be used for your credit card payments.

Recurring Transactions

The recurring transactions tab will fully automate your recurring transactions over the year to save a lot of time.

1. Select the sub-category and frequency of payment. Enter the amount of this payment.
2. Enter the date of the 1st payment and the end date if there is one. The first payment should be in the year 2026.
3. Select an account provenance, a 50/30/20 distribution option, and a spender.

Payment Schedule

The payment schedule allows you to create modifications to your recurring payments and indicate if the payment is done or not.

1. Adjust the parameters of the transactions if needed. The majority of transactions will not require modifications.
2. Tick the transaction when the payment is done.

Variable Transactions

The variable transactions tab allows you to track all your non-recurring transactions that you were not able to track in the recurring tab, as well as variable expenses.

1. Enter the date, the amount, and the subcategory of the transaction.
2. Select the account provenance and account receivable if needed. If the cell is in grey, then you do not need to fill this information.
3. Select the 50/30/20 distribution option and the spender. Add a note if needed.

Filtering Your Variable Transactions

To filter your transactions and visualize them easily, scroll to the right where you will see a filter table. You can filter and sort your data by: Date, Amount, Sub-category, Category, Account provenance, Account receivable, 50/30/20 distribution, and spender. You can also sort ascending or descending.

DASHBOARDS SECTION

Dashboard

The dashboard is fully automated and there is nothing to do in this tab. It provides a comprehensive overview of your budget summary, income vs. expenses charts, spending breakdowns, and savings trends.

Annual Total

The Annual Total tab is fully automated and there is nothing to do in this tab. It provides year-at-a-glance summaries of all income, bills, subscriptions, expenses, savings, and debts by month.

Calendar

This tab is a monthly calendar view where you will see your future and past bills.

1. Set the year and month you want to see. You can also select the start day of the week. The calendar is then fully automated.
2. There is also space for notes at the top of the tab.

Printing Your Calendar

Google Sheets: Select all cells of the calendar, click the printer icon, then set Print to "Selected cells", Page orientation to "Landscape", Scale to "Fit to page", and Margins to "Normal". Click Next and print.

Excel: Select all cells of the calendar, go to File > Print, select "Print Selection" and "Fit Sheet on One Page". Adjust margins if needed.

MONTHLY TABS SECTION

Monthly Tabs

The monthly tabs are the main part of the spreadsheet, where you can visualize all your data for each month. Almost everything is auto-populated based on the data from the setup section.

1. Enter the expected amount of each sub-category to define your budget at the beginning of the month.

Be careful not to change grey cells. If you do, a warning message will appear.

Scroll down each monthly tab to find the transaction tracker, which is fully automated. You can filter and sort transactions using the filter at the top of the table. Data comes from the recurring tab, the payment tab, and the variable tab. If you need more rows, open the additional rows section with the "+" on the left side of the page.

BUILD YOUR WEALTH SECTION

50/30/20 Dashboard

The 50/30/20 dashboard allows you to see whether you are following this budgeting rule.

1. Select the month you want to review.
2. Set up your goal. The initial goal is 50/30/20 (Needs/Wants/Savings-Debts), but you can adjust it.
3. Scroll down to see the fully automated transaction tracker. Filter and sort using the options on the left.

Income/Expenses Distribution

The distribution tab shows who spends the most and who earns the most money in your household. The entire tab is automated based on the selected month and data from the recurring, payment, and variable tabs.

Sinking Funds

The sinking funds spreadsheet helps you save money for specific goals and track your savings over time.

1. Set your overall goal amount and your monthly savings goal for each fund.
2. Add the amount you have already saved in the Start column.
3. Add your real contributions in the tracker table on the left. Each time you save toward a sinking fund, enter the date, select the fund from the dropdown, and enter the amount saved.

Debt Calculator

The debt calculator will help you become free of debt as soon as possible.

1. Add the year (2026) and the month when you plan to start.
2. Select your repayment strategy (Avalanche, Snowball, or Custom).
3. Add your monthly extra payment amount.
4. Add all your debts. The order does not matter except if you choose the custom strategy.
5. Add any special contributions or deductions.

Net Worth

The net worth spreadsheet helps you track the value of your financial assets and liabilities.

1. Fill your assets (money, property, stocks, vehicles, retirement accounts, etc.).
2. Fill your liabilities (credit card debt, loans, mortgages, etc.).

Investment Forecast

The investment forecast helps you choose an investment strategy based on historic data. Note: this tab is NOT an investment tracker.

1. Add the year (2026) and the month when you plan to start.
2. Select the estimated time horizon for your investment.
3. Add all investments you want to make during this period.
4. Add any special contributions or deductions.

Money Challenge

This tab helps you save more money over the year by tracking spending habits (coffee, dining out, shopping, etc.).

1. The no-spending challenge tracks days without spending, auto-populated from monthly tab data. Set your monthly target.
2. Name each of your 5 challenge categories.
3. Enter the average cost per unit and your usual daily consumption.
4. Set your no-spending goal for each month.
5. Review the annual spending forecast to see the total yearly cost of each habit.