

FREE DIGITAL RESOURCE

Monthly Budget & Shopping Planner

Quick-start guide for the included Excel workbook with budget, purchase, subscription and savings sheets.

Easy World Deals

Handpicked deals and useful resources in one convenient place.

No purchase required. For personal educational use.

What Is Included

Sheet	Purpose
Dashboard	A quick view of actual income, actual expenses, remaining money, savings rate, subscriptions and planned shopping.
Monthly Budget	Separate planned and actual income and expenses, with automatic differences and status labels.
Shopping Planner	Compare item budget with final cost after shipping and estimated tax before you buy.
Subscriptions	Convert weekly or annual charges to a monthly equivalent and decide what to keep, review or cancel.
Savings Goals	Track targets, amounts saved, time remaining and the monthly amount needed.

10-Minute Monthly Setup

- Choose the month in the Monthly Budget sheet.
- Enter expected income and fixed expenses first.
- Add flexible categories such as groceries, transport, personal care and shopping.
- Review subscriptions and add their next renewal dates.
- Set one or two savings goals rather than too many competing goals.
- Use Shopping Planner for non-routine purchases before checkout.
- Update actual numbers once a week and review the Dashboard.

Simple rule: A budget is a plan, not a punishment. Use it to protect essentials, make room for goals and reduce surprise spending.

Weekly Review Questions

- What did I spend more on than expected, and why?
- Which expense was necessary, which was useful and which was avoidable?
- Are any subscriptions unused or duplicated?
- What upcoming purchase needs research rather than impulse?
- Did I move money toward a savings goal?
- What one adjustment will make next week easier?

Needs, Goals and Flexible Spending

Type	Examples	Question
Needs	Housing, food, utilities, transport, basic health	What must be funded first?
Goals	Emergency savings, education, debt reduction, planned purchase	What future result am I building?
Flexible	Entertainment, optional shopping, convenience spending	What can change when money is tight?

Research Basis

<https://www.consumerfinance.gov/consumer-tools/>

<https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/learning-about-budgets/>

<https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/budgeting-needs-and-wants/>