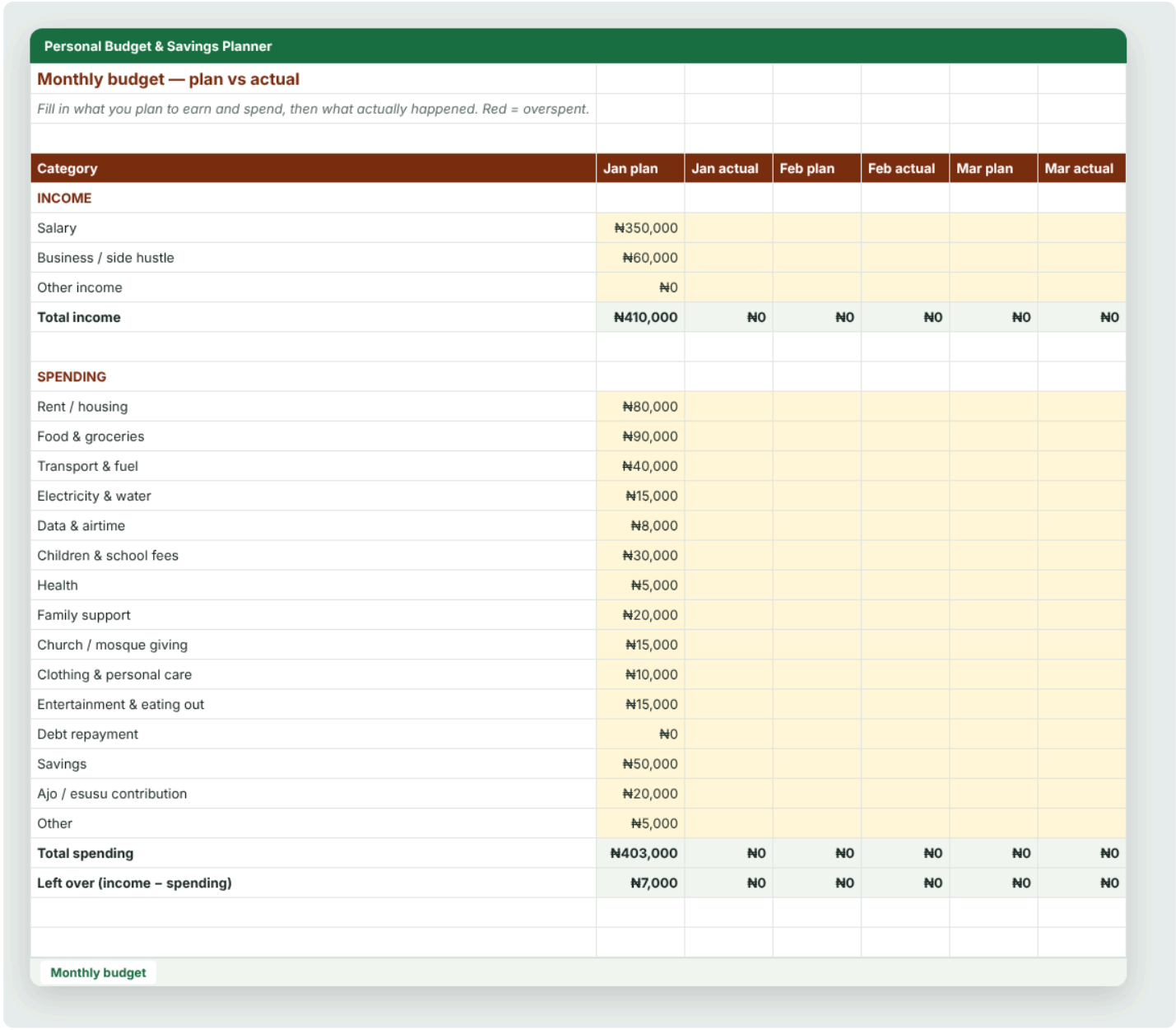
# Free preview — Personal Budget & Savings Planner

These are screenshots of the real spreadsheet with example numbers. Everything in white calculates automatically; you only type in the yellow cells. Works in Excel, Google Sheets and LibreOffice.

# Monthly budget — plan vs actual



Personal Budget & Savings Planner

## Monthly budget — plan vs actual

*Fill in what you plan to earn and spend, then what actually happened. Red = overspent.*

| Category | Jan plan | Jan actual | Feb plan | Feb actual | Mar plan | Mar actual |
|---|---|---|---|---|---|---|
| **INCOME** | | | | | | |
| Salary | ₦350,000 | | | | | |
| Business / side hustle | ₦60,000 | | | | | |
| Other income | ₦0 | | | | | |
| **Total income** | **₦410,000** | **₦0** | **₦0** | **₦0** | **₦0** | **₦0** |
| | | | | | | |
| **SPENDING** | | | | | | |
| Rent / housing | ₦80,000 | | | | | |
| Food & groceries | ₦90,000 | | | | | |
| Transport & fuel | ₦40,000 | | | | | |
| Electricity & water | ₦15,000 | | | | | |
| Data & airtime | ₦8,000 | | | | | |
| Children & school fees | ₦30,000 | | | | | |
| Health | ₦5,000 | | | | | |
| Family support | ₦20,000 | | | | | |
| Church / mosque giving | ₦15,000 | | | | | |
| Clothing & personal care | ₦10,000 | | | | | |
| Entertainment & eating out | ₦15,000 | | | | | |
| Debt repayment | ₦0 | | | | | |
| Savings | ₦50,000 | | | | | |
| Ajo / esusu contribution | ₦20,000 | | | | | |
| Other | ₦5,000 | | | | | |
| **Total spending** | **₦403,000** | **₦0** | **₦0** | **₦0** | **₦0** | **₦0** |
| **Left over (income – spending)** | **₦7,000** | **₦0** | **₦0** | **₦0** | **₦0** | **₦0** |

Monthly budget

## Savings goals — how much to save each month

Personal Budget & Savings Planner

### Savings goals

*How much to save each month to reach each goal on time.*

| Goal | Target amount (₦) | Saved so far (₦) | Target date | Still needed (₦) | Months left | Save per month (₦) | Progress |
|---|---|---|---|---|---|---|---|
| Emergency fund (3 months) | ₦600,000 | ₦150,000 | 30/06/2027 | ₦450,000 | 7 | ₦64,286 | 25% |
| Rent renewal | ₦1,000,000 | ₦250,000 | 31/01/2027 | ₦750,000 | 2 | ₦375,000 | 25% |

Savings goals

# Get the full spreadsheet

Buy it on **NGLancer** → Marketplace → Digital products and download it straight away.