



PDF INSTRUCTION SHEET: “Monthly Family Budget Planner”



What is This Tool?

The Monthly Family Budget Planner is a quick, easy-to-use tool to help UK households track their income, plan their monthly spending, and stay in control of rising living costs. It's perfect for families looking to reduce financial stress and boost savings.



How to Use the Sheet

1. Open the Google Sheet link and click File → Make a Copy to save your version.
 2. In the Income section, enter your total monthly income (after tax) from all sources.
 3. In the Expenses section, input your monthly costs — broken down by category (housing, food, utilities, transport, kids, etc.).
 4. The sheet automatically calculates your total expenses and money left over.
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What the Sheet Shows You

- ☒ Total monthly income
 - ☒ Total household spending
 - ☒ Remaining balance or overspend
 - ☒ Optional savings tracker (add your goals!)
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Why It's Useful?

- ✓ When the main bills are added, it takes a short time to update any new details such as expenses
 - ✓ Helps you understand if your keeping on top of your spending, or over-spending each month
 - ✓ Can help you make better spending decisions, especially if you are working towards saving goals
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Tips for Best Use

- ✓ Update it weekly for better control
 - ✓ Set spending targets with your partner
 - ✓ Use a new copy each month or duplicate the sheet
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Disclaimer

This tool is for personal budgeting only and does not constitute financial advice. Always seek professional guidance for debt or credit concerns.

Part of the Money Reset UK toolkit

Helping UK freelancers, families & small businesses get financially confident.