

Spreadsheets vs Apps vs Simple Planner

Which budgeting tool works best?

A lot of people do not actually fail at budgeting because they hate money management. They fail because they pick a tool that does not suit the way they think, spend or organise their life. Some people want total control. Some want automation. Some just need something simple enough that they will not abandon it after eight days and a burst of false optimism.

MoneyHelper's budgeting guidance is pretty clear on this point: you can use a budgeting app, a spreadsheet, an online planner, or simply write things down on paper. It also says accurate figures matter and suggests using bank statements, bills, payslips and your banking app to get a proper picture.

For most people, the real comparison comes down to **spreadsheets**, **budgeting apps**, and a **simple written planner**. Each one can work. The better choice usually comes down to whether you need **control**, **convenience**, or **low friction**.

What a spreadsheet is generally used for

A **spreadsheet** is generally used by people who want more control over the budget structure, categories and formulas. It is a strong fit for anyone who likes to customise things, track multiple goals, or build a more detailed picture of income, bills, savings and debt.

MoneyHelper says you can set up a budget using a spreadsheet, while NerdWallet offers budget spreadsheets that let people input income and expenses and compare them against methods like 50/30/20.

This route often suits people who:

- like detail
- want flexibility
- prefer manual control
- manage shared or more complex household budgets

What a budgeting app is generally used for

A **budgeting app** is generally used by people who want automation, easier tracking and a quicker view of what is happening with their money. MoneyHelper says some people prefer budgeting apps or banking tools that take information directly from transactions, and Clever Girl Finance notes that apps can make budgeting much simpler, especially when bank accounts are connected so spending is tracked automatically.



This route often suits people who:

- want convenience
- do not want to type in every transaction
- need visibility more than deep customisation
- are more likely to stick with something digital

What a simple planner is generally used for

A **simple planner** is generally used by people who want a low-pressure, low-tech way to keep track of their money. That could mean a notebook, printed worksheet, diary, or a one-page monthly planner pinned to the fridge.

MoneyHelper explicitly says you can just write your budget down on paper, and its cost-of-living guidance says you do not need fancy planners, spreadsheets or apps to keep a budget.

This route often suits people who:

- get overwhelmed by apps or spreadsheets
- want something visual and simple
- prefer pen and paper
- need a basic system they will actually use

Why people choose spreadsheets

People usually choose **spreadsheets** because they want precision. A spreadsheet lets you create custom categories, set savings targets, compare planned versus actual spending, and track things over time in a way that is hard to match with a basic planner.

NerdWallet's spreadsheet tools are built exactly around that kind of detailed budget planning, and Clever Girl Finance also offers printable and digital spreadsheet-style tools for people who want that level of control.

The downside is that spreadsheets ask more from you. They are only as good as the information you put in. If you hate updating them, they can become a beautifully formatted lie.

Why people choose budgeting apps

People usually choose **budgeting apps** because they reduce admin. Apps can make it much easier to see spending patterns, category totals and account activity without updating everything manually. MoneyHelper points people toward apps and online budgeting tools, and Clever Girl Finance says connected apps can make tracking much simpler.

NerdWallet's 2026 best budget apps guide also highlights that different apps suit different users, including individuals, couples and broader wealth tracking needs.

The downside is that apps can sometimes make people passive. Seeing your transactions is helpful, but it is not the same as actively planning your money. Some apps are better at tracking than budgeting.



Why people choose a simple planner

People usually choose a **simple planner** because complexity is the real problem. If someone has tried apps, spreadsheets, templates and elaborate systems and still cannot stay consistent, simpler is often smarter.

MoneyHelper says writing it down on paper is absolutely fine, and its guidance on squeezed incomes says a complete budget can be prepared with tools and apps, but simply writing it down still works. The strength of a planner is not clever features. It is that it can feel approachable, visible and manageable. Sometimes that is exactly what someone needs.

Ease of use

A **simple planner** is usually the easiest tool to start with because it has almost no setup barrier. You can use a notebook today and be done with it.

A **budgeting app** is usually the easiest tool to maintain because much of the tracking can happen automatically. MoneyHelper specifically points people toward tools that can pull in transaction information directly.

A **spreadsheet** is usually the hardest to set up but often the strongest for long-term control once built properly. NerdWallet and Clever Girl Finance both support spreadsheets as useful planning tools, especially for people who want a more structured system.

So the trade-off is pretty clean:

spreadsheet = most control

app = most convenience

simple planner = least friction

Technical differences that matter

The biggest technical difference is **how much manual input each tool needs**.

A **spreadsheet** is highly manual but highly flexible.

An **app** is lower effort but usually less custom.

A **simple planner** is fully manual and usually much less detailed.

Another key difference is **visibility versus structure**. Apps are great for visibility. Spreadsheets are great for structure. A simple planner is great for clarity when too much detail becomes a barrier. MoneyHelper's own budgeting guidance supports all three broad approaches: online tools, spreadsheets and writing it down on paper.

A further difference is how each tool handles **consistency**. Clever Girl Finance notes that apps can make budgeting easier, but it also promotes templates and routines, which is a good reminder that the tool alone does not do the habit for you.



Approximate “cost” in effort and discipline

A **simple planner** has the lowest setup cost but needs personal discipline to keep it current.

A **budgeting app** has a low-to-medium effort cost because it reduces admin, but it still needs regular review if it is going to do more than just collect data. MoneyHelper stresses that accurate figures and regular awareness matter.

A **spreadsheet** has the highest setup and maintenance effort, but it can also give the strongest sense of control if you are the kind of person who likes building your own system.

Blunt version:

planner = easiest to start

app = easiest to keep running

spreadsheet = strongest if you like detail

Who each tool tends to suit best

A **spreadsheet** usually suits:

- detail-oriented people
- households with more complex budgets
- people tracking savings, sinking funds and debt together
- anyone who likes custom categories and full control

A **budgeting app** usually suits:

- people who want automation
- people who forget manual tracking
- those who prefer digital tools
- beginners who need clearer visibility of spending

A **simple planner** usually suits:

- people overwhelmed by finance tools
- people who want something visual and basic
- anyone trying to build consistency first
- households that need a low-tech shared money view

Conclusion

If you want the blunt version: **spreadsheets** are best for control, **budgeting apps** are best for convenience, and a **simple planner** is best when ease and consistency matter more than clever features.

If you like detail and do not mind manual input, a spreadsheet is often the strongest tool. If you want something that helps you keep up without doing all the admin yourself, an app usually makes more sense. If your biggest challenge is simply sticking with any system at all, a simple planner can be the smartest place to start.



A budgeting tool does not need to impress anyone. It just needs to help you keep hold of your money.

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