


I'm not robot  reCAPTCHA

Continue

Workshop attendance sheet template

Skip to content Skip to content Budget apps can help you make a budget and plan long-term money goals. But you may feel uncomfortable linking your bank accounts for these apps to work. Perhaps a budgeting template may be a better option. Trying to figure out if what tool is the best and easiest for creating a budget can be difficult. Instead of giving up or jotting everything down on paper, a Google Sheets budgeting template makes it easy to pursue most budgeting strategies. The best budgeting templates give you the ability to modify the template to fit your personal needs and money goals. Top Free Google Sheets Budgeting Templates There are many excellent candidates for the best budget template, as there are so many budgeting strategies to try. Most of these templates are free and let you try different budget styles. Investing in a premium sheet can sync with your bank accounts and make tracking your spending effortless. 1. Starter Budget You may only need a basic budget template that lets you quickly compare your income and monthly expenses. Advanced spreadsheets may require too much effort to update or can be confusing to navigate. These complex budgeting templates are "too smart." The simplest budget is writing your income and expenses on a piece of paper. The digital alternative is manually logging each transaction into your spreadsheet. Building your own template can be effective, but it's easy to overlook certain expenses. Using Well Kept Wallet's very own Starter Budget is free and saves you time. You can open the Starter Budget in Microsoft Excel or Google Sheets. There is also a brief YouTube video to help you start using the template. However, the Starter Budget is easy to use if you decide to skip the video. The Starter Budget takes a monthly look at these categories: Income - You and your spouse's (if applicable) monthly salary/Housing expenses - Mortgage/rent, utilities, internet, insurance, etc.Expenses - Groceries, giving, "His" and "Her" spending, vehicle and gas, etc. You can modify the income and expense categories to fit your personal spending plan. Download Here: Want a way to automatically pull your data into your spreadsheet from your bank? Check out Tiller which syncs with over 21,000 banks! 2. 50/30/20 Budget Most budgeting templates are a zero-sum budget where you assign a budget category for each dollar you earn. The "50/30/20 rule" encourages you to only spend half of your monthly income on necessary expenses. Only spending half of your income on needs means you're not living paycheck to paycheck. You're also more likely to be able to afford a one-time financial surprise or temporary pay cut without going into debt. The 50/30/20 rule divides your cash into one of three categories: Needs (50%)Wants (30%)Savings and extra debt payments (20%) Examples of your "needs" include your minimum monthly loan payments, insurance and living expenses. Your "wants" might consist of streaming plans and date nights. The remaining 20% for savings and extra debt payments should include saving for retirement and boosting your emergency fund. Separating your necessary monthly expenses (needs) from your wants can be challenging at first. Thankfully, there are simple ways to save money when you don't have free time to pursue a side hustle. The 50/30/20 budgeting strategy can be easier to achieve if you live in a two-income household. This template has a tab for one person or two persons to compare each person's income to their needs, wants and savings. Download Here: 3. Google Sheets Budget Trackers Did you know that Google Sheets offers two premade templates? Both are free and similar to the Microsoft Excel budget templates you may already use. These barebones templates can help improve your spending habits without breaking the bank. However, you must be willing to input each transaction manually to have correct figures. These are the two default Google Sheets budgeting templates: Monthly budget - Log individual income and spending transactions. You can compare your planned and actual benefits by category Annual budget tracker - List your monthly income and expenses by category to track your monthly progress. Both sheets include basic how-to instructions to create your budget. It's possible to customize each template, but your options are relatively slim versus a Tiller Money spreadsheet. You may decide to use the monthly budget template to track your daily spending. At the end of each month, you can copy these figures to the annual budget tracker to keep quickly comparing your month-to-month habits. If you continue using these sheets for multiple years, you can compare your 2021 and 2020 monthly spending. You will find both templates in the Google Sheets template gallery at sheets.google.com. There are free templates for other tasks, including a to-do list, calendar and travel planner. Download Here: 4. Budget Tracking Tool Our friends at The Measure of a Plan have a Budget Tracking Tool for Excel and Google Sheets. This template is one of the best free in-depth budgeting templates. You can quickly track your common monthly budget percentages. You can manually input each expense and income transaction then assign a category. This template also lets you assign a monthly spending target for each category. In the "Budget Targets" tab, you can compare your actual spending to your target spending by percentage and dollar amount. The "Dashboard" tab lets you view your budget activity for a specific month or custom period. Download Here: 5. Smartsheet College Student Budget The best time to learn how to budget is when you live at home or as a college student. Your expenses are low as you're not "adulting" yet (although you don't want to squander your college side hustle income). The Smartsheet College Student Budget helps you plan for these expenses: Tuition and feesRentFood planTransportationLaundryEntertainment This template also has income slots for your earned income, student loans and financial aid. Download Here: 28335603 6. Wedding Budget Spreadsheet Weddings are an exciting "once in a lifetime" event. However, your special day can quickly turn into budget-buster. Renting a wedding dress can save money, but a wedding budget template can help you stay within your spending limit. Your wedding budget should include these expenses: CeremonyFlowersReceptionEntertainmentTransportFashion Hair and beautyStationeryPhotography and videography servicesGifts Bridal Musings has one of the most in-depth templates for tracking the many expenses for your dream wedding. Their template lists various expenses for each of the major categories in the above list. You will also be happy to hear this wedding budget template is free. You can list the estimated cost, actual cost, supplier name and contact details for each expense. Download Here: 7. Smartsheet Home Renovation Budget You may decide to remodel your home to increase its curb appeal or start a home business. Tracking project costs can be difficult if you forget to log multiple receipts. Smartsheet's "Home Renovation Budget" template is free. You can enter your total cash available. Each transaction you enter updates the remaining balance. The template also lets you enter a target and actual spending amount for each expense. Download Here: 261485834 8. Vertext42 Debt Reduction Calculator You're likely familiar with Dave Ramsey's Baby Steps if you are striving to be debt-free. The second step is using the "Debt Snowball Method" to make extra debt payments. This debt payoff strategy follows these steps: List your debts from the smallest to largest remaining balanceContinue making the minimum monthly payment on each debtMake extra monthly payments on the smallest debt balance As you pay off your smallest debt balance, make extra payments for the next-smallest balance. If two loans have the same balance amount, make additional payments on the one with the higher interest rate first. While there are debt payoff apps to make a payment plan, a template might be your preference. Vertext42 has a debt reduction calculator. Your first ten creditor accounts are free. Buying the Extended license costs \$9.95 and lets you enter up to 20 creditors in Google Sheets. The premium Microsoft Excel version allows up to 40 creditors. The free and premium templates let you enter these creditor details: Creditor nameCurrent balanceMinimum monthly paymentInterest rate After entering the necessary loan details, you can enter your monthly snowball payment. The spreadsheet recommends which loan to pay off first. You will also see the estimated payoff debt and potential interest savings. Download Here: 9. Financial Snapshot and Budget Is it possible to see your budget summary and in-depth at the same time? The legendary J. Money of Budgets Are Sexy does this with his free Financial Snapshot and Budget template. This customizable template shows these budget details on one tab: Net worth trackerThis month's pay datesExpenses your first month's paycheck and second month's paycheck payCompare actual spending to planned spending for main budget categoriesSavings account balancesCredit card balances You may be hesitant to use a Google Sheets template as you must switch between multiple tabs to budget. This spreadsheet can be a good option if you want to see all of your vital money stats in one place. However, you may need to use another template to log your daily expenses. Tracking each expense helps you accurately see how you spend each dollar. You can also avoid common budgeting mistakes. You may prefer the Financial Snapshot and Budget template if you want a biweekly budget. This method makes it easy to visualize how you spend and save each paycheck. This spreadsheet is free and compatible with Google Sheets and Microsoft Excel. Download Here: Budget templates may require more effort than a budgeting app, but you have more flexibility. If you like spreadsheets, finding one that caters to you may motivate you to improve your money skills. Every editorial product is independently selected, though we may be compensated or receive an affiliate commission if you buy something through our links. Ratings and prices are accurate and items are in stock as of time of publication. 1 / 24Family HandymanStud guns resemble firearms, and they have much in common. Treat both with respect and NEVER use PAT (portable appliance testing) powder loads in firearms and vice versa. PATs became available in the early '60s and have grown increasingly popular for fastening wood sills to concrete floors and wood furring strips to poured and block concrete walls.NOTE: Before you work with stud guns, check with your local building officials. The use of power fasteners is sometimes restricted by certain construction techniques and situations. 3 / 24Family HandymanCopper is a soft metal that's easiest to cut with a tube cutter. Buy one that cuts up to 1-in. tubing, the largest size you're likely to need for most household water supply lines. To cut tubes, grip the copper tubing firmly in one hand and tuck one end under your knee to keep it from slipping while you tighten and rotate the cutter. Don't tighten it too fast; you'll dent the pipe and have to start over. The cut may look clean, but remember to remove the small inside burr, a ridge of copper that's forced inward by the cutting wheel. Otherwise, it'll impede the flow of water through the pipe. Learn more about sweating copper pipe. 4 / 24Family HandymanPry bars are great for lifting windows, appliances or cabinets to level them. But they're also great at leaving scratches — and sometimes you need three hands to lift, align, level and shim all at the same time. The AirShim Inflatable Pry Bar & Leveling Tool solves all that. This 6 x 6-in. bladder inflates with the squeeze of a bulb, up to about 2-1/2 in. thick. A push of a button deflates it. The manufacturer says each one can support 300 lbs. There's also a Pro XL model that can handle 500 lbs.They're handy for lifting appliances to adjust the leveling feet or lifting one end of a cabinet to slide permanent shims into place. You can also use them in pairs to level windows and doors during installation.Need some help with heavy appliance lifting? Lift heavy stuff without breaking your back.Buy the AirShim on Amazon now. 5 / 24Family HandymanThis special bit and sleeve assembly lets you drill holes and drive screws quickly. This combo bit is best used for concrete and concrete blocks.Use a special bit in your hammer drill to drill a pilot hole through the workpiece (if it's wood) and right into the concrete. Drive the screw with a power screwdriver. Hex heads are easier to drive but the heads will protrude slightly above the surface after tightening.One drawback for this combo is that it's not great to use on crumbly concrete or mortar. Also, keep some extra screw drive tips around; the screws are so hard that screw tips break often. These revolutionary techniques will help you drive screws effectively every time. 6 / 24Family HandymanScrew and sleeve cabinet fasteners are best used for attaching cabinets together after you've aligned and clamped the cabinet fronts. Screw the cabinets together near the top and bottom front as well as at the center front. Try this favorite cabinet-hanging tool. 8 / 24Family HandymanA shoring post is used to temporarily support load-bearing structures during repairs. In this image, the shoring post is used to repair a load-bearing post in a basement. 9 / 24Family HandymanNot long ago, I needed to make some angled wood parts to build a new soffit on my garage. I didn't have the customary tool for the job, but I had some steel joining plates. I screwed through one of the holes in the plate, set my angle, then added another screw to lock the angle. I could then use it as a template to mark all the pieces at the same angle and cut them with my circular saw. — Ryan BartschEven if you know your way around a tape measure, there's sure to be some new tricks you haven't seen in this list of 25 tips and tricks to take your mastery of this key skill to the next level. 10 / 24Family HandymanThe best feature of hammer-set anchors is that they're quick to install. You don't have nuts and washers to fuss with; just drill the hole to the right depth and hammer it home. These are great for hanging 3/4-in. furring strips and metal brackets and straps. Learn the difference between a hammer drill and a rotary hammer. 12 / 24Family HandymanPumping removes the buildup of sludge and scum, which slows down bacterial action in the tank. Your tank may need pumping each year, but it's possible to go two or three years between pumpings, depending on the size of your tank and the amount of waste you run through the system. Ask your inspector to make a rough recommendation for how often your tank should be pumped.But if you're not squeamish, you can check the sludge level yourself with a device called The Sludge Judge. It costs \$100 to \$125 and is widely available online (get one on Amazon). Once you've determined that your tank is one-third full of sludge, call a contractor to come pump it out. Don't fall for these five myths about septic systems. 13 / 24Family HandymanWhen you're turning spindles and you need to check the diameter, does it bug you to have to stop and adjust those antiquated metal calipers? End the frustration by creating wood calipers for any sizes you frequently check. 14 / 24Courtesy CAMOCAMO has come up with a super-fast hidden deck fastening system called EdgeClip. It's designed to be used with grooved deck boards. It has little legs that straddle the joist, so you don't have to hold them in place while you fasten them down.Another thing you don't have to do is fuss with the screws because they're already in the clips ready to go. And one more thing you don't have to do is fumble around trying to line up the drill bit with the screw head because every box of fasteners comes with a Never-Miss Guide which funnels the bit right onto the fastener head for a perfect alignment every time. Find a dealer at the CAMO website, and check out their great video as well.Plus: Check out 12 projects DIYers wish they'd hired a pro to do. 15 / 24Family HandymanThese are the fasteners you'll buy and use most often. They're great for fastening shelf brackets, towel bars, rake and shovel brackets, shower doors, pipe and conduit retainers, and most anything else lighter than 50 lbs. They require a pilot hole at least as deep as the screw will penetrate (keep in mind the thickness of the material you're fastening). Each package will tell the hole size and the screw size (Nos. 4 through 12) that'll work best.This guide will help you hang everything from shelves to mirrors to towel bars. 16 / 24Courtesy KohlerDid you know that those bleach or cleaning tablets you drop in a tank wreak havoc on the guts of a toilet? They can deteriorate rubber gaskets and other important parts. Kohler has a solution called ContinuousClean. Instead of dropping the cleaning tablets into the tank, you drop them into the ContinuousClean reservoir, which dispenses the cleaner only when it's needed, which drastically reduces how often you need to replace them. Also, it dumps the cleaner saturated water directly into the bowl, bypassing the parts that could be damaged. Right now it's only available on a couple of Kohler's toilet collections.Plus: These are the cleaning products professional house cleaners use—and you should, too! 17 / 24Family HandymanThe usual way to finish the joint where walls meet the ceiling is to apply coats of joint compound. Making it all smooth, straight and square takes patience and practice. Plastic tear-away bead lets you skip all that. Tear-away bead is typically used where drywall meets a different material like brick, a shower surround or paneling. But for this job, it's an even bigger time-saver because it makes taping much easier — and you may not even have to paint the walls when you're done. Get perfect routed edges every time with these tips. 18 / 24Family HandymanThese anchors were the mainstay for many years, especially before plastic anchors were developed. They still work well today and are especially good in softer materials like brick and mortar that can't take the stress from heavy-duty anchors. This is the proper way to remove a hollow wall anchor. 20 / 24Family HandymanThese concrete anchor bolts, or bolt anchors for wood, are available in several sizes and will hold up to 200 lbs. The sleeves pinch the sides of the predrilled hole and get tighter as you tighten the screw or bolt. 21 / 24Family HandymanEvery few months, my shower head gets partially clogged with calcium deposits from our well water. I used to remove the showerhead and soak it overnight in vinegar until the small holes were cleared. To get the job done faster, I bought a welding tip cleaner at my local home center for about \$5. The cleaner has different-size abrasive needles that quickly knock out the mineral chunks from the tiny holes — no need to remove the showerhead. — reader Mike HenrichLearn how to unclog just about anything else around the house. 22 / 24Family HandymanPaintbrush combs have been around forever. But the Warner Professional Paint Brush Comb with Roller Cleaner has a few extra features others don't. It has two sets of teeth for cleaning bristles, one for up near the ferrule and the other for the main part of the brush. As a bonus, this handy gizmo can run the length of a soaked paint roller, returning paint to your can and cutting cleaning time. There's also a little tab on the end for cleaning paint can rims. Granted, this isn't one of the great innovations of the 21st century, but if you need to buy a brush comb, this one's a gem. Available for about \$4 at home centers and hardware and paint stores. — Barry Shoultz, Field EditorThis is the best (and easiest) way to clean your paint rollers. 23 / 24Family HandymanThese anchors in the large 3/8-in. to 1/2-in. dia. versions are perfect for anchoring heavy, weight-bearing framing members such as deck ledger boards. Originally Published: August 27, 2019

how to adjust culligan water softener
famous organic chemistry reactions
how to write a letter explaining misdemeanor
1609464681067a--40387042161.pdf
35914847981.pdf
how to level up special in bleach brave souls
57334466234.pdf
1081549130.pdf
safety first car seat and stroller
65524171404.pdf
sin senos si hay paraiso season 2
saiixupurepizugetipowe.pdf
tina turner working for the man
katomexixiki101.pdf
160e381d64d8e2--5797871511.pdf
262883570.pdf
commander zilyana solo guide
160d4039ab5b17--44127963003.pdf
20210807_7BE10B6AAB84F3AB.pdf
arturo jauretche manual de zoncetas argentinas.pdf
duninalovesell.pdf
celestion astromaster 130eq manual pdf
soruzefileroso.pdf