PENNYWISE STUDIO

Ultimate Budget Planner

Quick-start guide

What's included

- monthly-budget.xlsx (Excel)
- Works in Google Sheets & Apple Numbers
- This guide

Getting started

1. Pick a mode in Budget!H5: 50/30/20 or Zero-based.
2. List your income sources in the blue Income cells.
3. List each spending category, its type (Need/Want/Savings), planned and actual amounts.
4. Watch the Summary: Remaining, Left to assign, and your Needs/Wants/Savings split.
5. Duplicate the Budget tab for each new month.

Good to know

Colour key: BLUE text = your inputs. Black text = automatic formulas (don't type over these).

All rows marked EXAMPLE contain sample data — replace them with your own numbers.

Google Sheets: open sheets.google.com > File > Import > Upload this .xlsx > 'Replace spreadsheet'.

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Opening in Google Sheets: go to sheets.google.com > File > Import > Upload > choose the .xlsx > 'Replace spreadsheet' > Import data. Dropdowns, formulas and progress bars carry over.