

WealthPulse — Family Budget Planner

■ **Viewing on mobile?** This PDF shows you the full spreadsheet layout. To use it interactively, open the .xlsx file in **Microsoft Excel** on a computer or upload it to **Google Sheets** (free at sheets.google.com). All formulas, calculations, and charts work in both.

What's Inside This Spreadsheet

Sheet	What It Does
Dashboard	Live summary — income vs expenses, savings rate, net worth at a glance
Income	All income sources: salary, side hustle, benefits, other
Expenses	60+ expense categories across 9 groups — fill in what applies
Savings Goals	Track up to 10 goals with target amounts and progress bars
Net Worth	All assets minus all liabilities = your net worth, updated live

Blue cells = your inputs (type here)

Green cells = auto-calculated (don't edit)

INCOME SHEET — Preview

Income Source	Monthly Amount	Annual Total	Notes
Take-Home Pay (Primary Job)	\$4,500.00	\$54,000.00	After taxes & deductions
Take-Home Pay (Partner)	\$3,200.00	\$38,400.00	
Side Hustle / Freelance	\$0.00	\$0.00	Enter if applicable
Child Support / Benefits	\$0.00	\$0.00	
Other Income	\$0.00	\$0.00	
TOTAL INCOME	\$7,700.00	\$92,400.00	Auto-calculated

EXPENSES SHEET — Preview (Sample Categories)

Category	Budget	Actual	Over/Under
HOUSING			
Rent / Mortgage	\$1,400.00		
Utilities (Electric, Gas, Water)	\$180.00		
Internet	\$75.00		
FOOD			
Groceries	\$600.00		
Dining Out / Takeout	\$200.00		
TRANSPORTATION			

Category	Budget	Actual	Over/Under
Car Payment	\$380.00		
Gas / Fuel	\$120.00		
Car Insurance	\$140.00		
... + 50 more categories	...	...	...

8 BUILT-IN LIFESTYLE PROFILES			
Single Income	Middle Class	Dual Income	High Income
Military Family	Retired	College Student	Budget Focused

- Each lifestyle profile pre-fills suggested budget amounts — just adjust to your actual numbers.
- The Dashboard updates live as you fill in income and expenses.
- Works in Microsoft Excel (desktop) and Google Sheets (free, any device).