| ***Personal Cash Budget*** | | | |
|---|---|---|---|
| **Net Income** | | **33000** | |
| Expenses | ='Budget Detail'!D12 | | |
| Mortgage Payments | ='Mortgage Payments'!B5*12 | | |
| Car Lease Payments | ='Car Lease Payments'!B6*12 | | |
| **Total Plan Spend** | | **=SUM(C3:C5)** | =D6/$D$2 |
| ***Net Change in Cash*** | | ***=D2-D6*** | =D7/$D$2 |

## *Expense Plan*

***(Does not include mortgage and car)***

| Category | Percent of Total | Monthly Spend | Annual Spend | LY Spend | Percent Change |
|---|---|---|---|---|---|
| Taxes | =D3/$D$12 | =D3/12 | 3500 | 3500 | =(D3-E3)/E3 |
| Household Utilities | =D4/$D$12 | =D4/12 | 3000 | 3000 | =(D4-E4)/E4 |
| Food | =D5/$D$12 | =D5/12 | 2500 | 2250 | =(D5-E5)/E5 |
| Entertainment | =D6/$D$12 | =D6/12 | 2000 | 2250 | =(D6-E6)/E6 |
| Gasoline | =D7/$D$12 | =D7/12 | 1500 | 1200 | =(D7-E7)/E7 |
| Insurance | =D8/$D$12 | =D8/12 | 1500 | 1500 | =(D8-E8)/E8 |
| Vacation | =D9/$D$12 | =D9/12 | 1500 | 2000 | =(D9-E9)/E9 |
| Miscellaneous | =D10/$D$12 | =D10/12 | 1250 | 1558 | =(D10-E10)/E10 |
| Clothes | =D11/$D$12 | =D11/12 | 1200 | 1000 | =(D11-E11)/E11 |
| ***Totals*** | | ***=SUM(C3:C11)*** | ***=SUM(D3:D11)*** | ***=SUM(E3:E11)*** | =(D12-E12)/E12 |

| | | |
|---|---|---|
| **Number of Categories** | =COUNT(D3:D11) | =COUNT(E3:E11) |
| **Average Spend** | =AVERAGE(D3:D11) | =AVERAGE(E3:E11) |
| **Min Spend** | =MIN(D3:D11) | =MIN(E3:E11) |
| **Max Spend** | =MAX(D3:D11) | =MAX(E3:E11) |

| Mortgage Payment Analysis | | |
|---|---|---|
| Loan Principal | 165000 | |
| Interest Rate | 0.05 | |
| Terms of Loan | 30 | Years |
| **Monthly Payment** | **=PMT(B3/12,B4*12,-B2)** | |

| Car Lease Payments | |
|---|---|
| Price of Car | 20000 |
| Residual Value | 12000 |
| Interest Rate | 0.03 |
| Terms of Loan | 48 Months |
| **Monthly Payment** | **=PMT(B4/12,B5,-B2,B3,1)** |