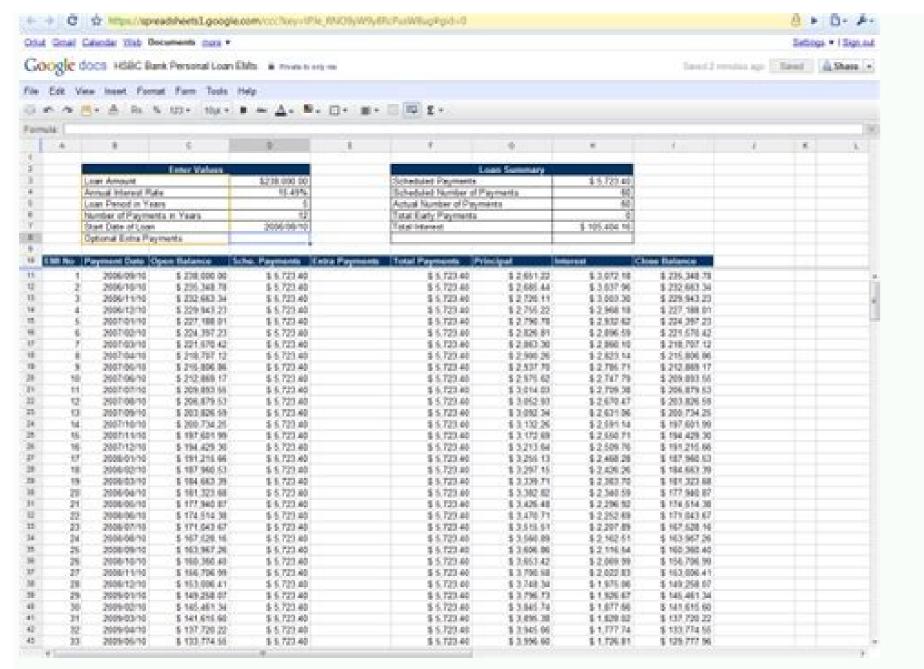
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MY MONTHLY BUDGET

MONTHLY EXPENSE	AMOUNT	DUE BATE
номе		
Mortgage/Rent		
Repairs	-	2
UTILITIES		
Electric	i i	
Gas		
Water, Sewer & Garbage		
Phone (Cell)		
Phone/Cable/Satellite		
Internet		
Other		
TTANSPORTATION	-	
Car Payment		
Gas		
Repairs/Maintenance		
Insurance		
Car Insurance		
Health Insurance		6
Other		
Debt Payments	40	
Credit Card		
Other		
MISC		
Groceries		
Personal Care (clothing, shampoo, etc.)		
Household Items (cleaning supplies, toilet paper)		
TOTAL DUE		
TOTAL WAGES		
TOTAL LEFTOVER		

Type of Expense																								
Fuenight	1	2	3	4	5	2	*	19	11	12	13.	14	35	36	87	19	14	30	21	22	29	34	25	3
Housing																								Г
Rose board mortgage																								Г
Utilities have																								Г
Body corporate fore.									П															Г
Electricity gas																								Г
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Other									П															Г
Personal																								Г
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Credit cardoo																								Г
Mobile plante																								Г
Public transport																								Г
Furniture repayment																								Г
Personal loan(s).																								т

College Cost Comparison Worksheet

	College A	College B	College C	College D
Cost of Attendance				
A. 1. Tuition& Fees				
2. Room & Board		-		
3. total billed by school	1			
	1			
B. 1. Books & Supplies Z. Transportation				-
3. Misc. & Personal		-	-	-
4. total additional costs				
				1
C. Total cost of attendance				
per school year (A3+B3)				<u> </u>
Grants & Scholarships				
D. 1. Federal Grants				
2. State Grants		10		
3. Instituional Grants				
Other Grants	13			
5. Total Grants				
Discounted Cost to Family E. 1. C minus D5				
Other "Self Help" Aid F. 1.Loans (subsidized)				
Stafford				
Perkins				
Other	-			
College Work Study				
Other Total "Self Help"				ļ
			<u> </u>	
Family Contribution to Cost G. 1. E1 minus F4				
Other Loans (usually parents)				
H. 1. PLUS Loans				
2. Other Loans				
3. Total Other Loans				
Annual Out of Pocket Cash I. G1 minus H3				
Total Loans F1 (all) plus H3				
Total Student Finacial Aid D5 plus F7				

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Are you looking for a simple retirement calculator? I got swamped as I began looking for retirement to the amount earned in interest. I couldn't find what I wanted, so I went ahead and created my own, which you can download for free below. This page also provides links to other retirement, try the Annuity Calculators. Advertisement Estimate the future value of your retirement savings, based on a starting balance, expected interest rate, and annual investments. Compare total payments to interest earned. Run simulations with random annual investments. Compare total payments to interest earned. Run simulations with random annual investments. Some Retirement Calculators 401(k) Savings Calculators 401(401(k) savings after a number of years of contributions. Retirement Calculator - www.vertex42.com - This calculator estimate your retirement budget by entering housing costs, personal expenses, living expenses, living expenses, etc. A good place to start to figure out how long your retirement income is going to last. Retire Early Calculators - retireearlyhomepage.com - John P. Greaney, P.E. has created a variety of Excel spreadsheets for calculating safe withdrawal rates and the Generation-X Retirement Planner calculates how much money you'll need to retire early. These calculators are quite extensive. Simple Savings Calculator and Retirement Planning Spreadsheet, but it gives you more flexibility to include extra regular or annual deposits. Disclaimer: This retirement calculator is meant for educational purposes only. Please consult a professional financial advisor before making any final financial decisions. (excerpted from our book UNSTUCK: How to Get Ahead Financially and Start Living the Life you Want written by Money Coaches Canada co-founders, Karin Mizgala and Sheila Walkington) Worksheets To download the complete set of worksheets please provide the following: Calculators To download the excel spreadsheet calculators, click on the links below: Financial Freedom Calculator Debt Free Calculator Debt Free Calculator Strom Financial Consumer Agency of Canada Capture your best moments with our premium photo album templates. DOWNLOAD THE TEMPLATES NOW. Preparing to retire takes careful planning that begins years in advance. It's helpful to have the right tools at your disposal. If you're a numbers person and like to tinker around in Excel, then these planning tools are going to be right up your alley. These tools cover a range of topics, from taxes to stocks. They all can be used to help you make smarter decisions about your money, whether you plan to retire early or years from now. The Flexible Retirement Planner offers a free demo version for download on its website. This spreadsheet takes basic inputs such as your current age or the age you want to retire. It also accounts for the total amount you have saved in tax-deferred, taxable, and tax-free accounts, You can get an estimate of the rate of return on your savings yearly. The planner than runs some simulations to account for different investment outcomes. It then gauges your chances of success, which means that you'll be able see how long you can make your money last. A planner can help you run through the many ways your plan to retire can change. The site also offers a series of free planning spreadsheets for download under its Tools section. These more targeted spreadsheets include a Portfolio Asset Allocation Tool, a TIPS Ladder Builder, and a Portfolio Withdrawal Simulation. Many retirees are caught off guard by how large their tax bill is in retirement. Simpleplanning provides a detailed tax calculator that allows you to create a model of a complete tax return. The demo version is free, but the Complete Planner comes with other features. It has a built-in retirement planner, and mortgage planner. The planner is fairly priced at \$39.95. Vertex42 specializes in Excel templates and offers a wide range of free spreadsheets for all types of money planning and forecasting. It has many retirement templates that can help you work out how to fund your later years. It's has a simple planning calculator that allows you to plan how much to save. It also offers other calculators for annuities, planning withdrawals, and weighing your 401(k) savings and growth. The firm offers paid versions of some of its products for financial advisors. Financial Architects is a wealth management firm that lets you access its spreadsheets online for free. Scroll down the page to see retirement planning on retiring soon, you might want to look at a few of them. The One-Person Social Security Breakeven Spreadsheet and the Pension Option Analysis Spreadsheet are two excellent sheets that can help you analyze your future income. Crunching the numbers is one reason many people avoid planning for retirement. Software and the Joint Life Probability Spreadsheet that are great if you're an investor. However, you'll need a good working knowledge of Excel to use these tools. CFS Tax Software isn't free, but the price for its TaxTools packages is reasonable enough (\$199 a year). If you do your own returns, you might find this program ideal. One of the CFS tax planning tools lets you compare up to five future years side by side. This is an ideal feature for retirees, as you can project the impact taxes will have on your money when you start your required minimum withdrawals from your IRA or 401(k). You can also analyze your Social Security benefits with these tools. The fully functional, free demo download lets you try before buying; the only limitation is that the downloads may not print or generate forms for you. The Ultimate Estate Planner is a website whose resources and tools are primarily for practicing financial planners, accountants, and attorneys. But its reasonably priced charts, calculators, and software are so user-friendly and educational that many individuals may find them valuable. You can find them under the "Charts for Clients" vertical of the "For CPAs" and "For Financial Advisors" sections. Their topics range from a white paper on capital-gains harvesting to IRA Beneficiary Trust Bundle packages. It's never too early to start planning for retirement, and if you're earning steady paychecks from a job, you should start saving right now. Most Americans start saving for retirement in their 20s after graduating from college. Financial advisors will help you figure out your retirement planning. Financial advisors will help you figure out your retirement situation, but make sure you use a financial advisors will help you figure out your retirement situation, but make sure you use a financial advisors will help you figure out your figur primary concern is retirement, find a financial advisor with that as their primary focus. Your expected rate of return should be based on your portfolio, then that's even easier because you know exactly what you're expected to receive from those investments. Preparing your retirement takes careful planning that begins years in advance. A spreadsheet is a perfect tool for the job. With a retirement spreadsheet, you can easily input your own numbers and experiment with different savings, investment growth, and withdrawal rate scenarios. This will provide an accurate picture of what your retirement might look like. It can also help you see where to make changes today to get where you want to be in the future is uncertain, as are long-term rates of return, inflation, and even lifespan, so no plan is guaranteed - but as they say, failure to plan is planning to fail.) Spreadsheets are also the one financial planning tool you will never outgrow. You can start using one today to budget, pay down debt, and track your net worth. And then in your post-retirement years, you can customize your spreadsheet with a budget that helps you optimize spending and protect your nest egg. Following a budget can help you save more for retirement and reach your long-term financial goals. Learn about Tiller's Foundation Template. Get started with an easy retirement template. So here are seven of the best free retirement spreadsheet templates. These spreadsheets can even help you find the best age to retire. For example, you might want to plan for early retirement, or a hybrid scenario where you keep working part-time or otherwise choose to delay your social security benefits. Table of Contents A good retirement spreadsheet template should include: your current savings, investments, and net worthyears to retirement (or your age at retirement) annual withdrawal rate - usually recommended as 4% of your portfolio, adjusted for inflation each yearinvestment return rate - how much your investments and savings are returning on average over many years, often recommended at 4 - 8% projected income needs for retirementadditional income sources as such social security, pensions, or annuities Cost of living calculator ways to model taxes Note: Getting Your Financial Data Into A Spreadsheet Most of the spreadsheets below don't need your actual bank statements or live financial Data Into A Spreadsheet Most of the spreadsheets below don't need your actual bank statements or live financial Data Into A Spreadsheet Most of the spreadsheets below don't need your actual bank statements or live financial Data Into A Spreadsheet Most of the spreads based on your real financial numbers, this post explains how to get your bank data into a spreadsheet. Or you can sign up for a free trial of Tiller for the fastest, easiest, and most accurate way to keep your finances and savings updated in a spreadsheet. Each day Tiller automatically imports your account balances, savings, and spending directly into Google Sheets and Microsoft Excel. Learn more here. Note: Vanguard provides an easy tool if you simply want to calculate your retirement Planner spreadsheet estimates the value of your savings and investments into the future. Experiment with growth rate scenarios and project outcomes in real-time. Note: Because it's powered by Tiller, this is the only automated spreadsheet template on the list - it automatically pulls in your daily spending, balances, and transactions to show exactly where you stand each day. Learn more about the Retirement Planner Spreadsheet Retirement Financial Planner for Microsoft Excel Retirement Financial Planner for Microsoft Excel Set your retirement financial planner template. Enter your age, salary, savings, and investment return information, as well as desired retirement financial planner template. Enter your age, salary, savings, and investment return information, as well as desired retirement financial planner template. template will calculate and chart the required earnings and savings each year to achieve your goals. Learn More | Download the Excel Template Retirement goals, rates of return and inflation, current savings rate, and basic retirement needs. Learn more | Open in Google Sheets Couples Retirement Planning Spreadsheet P that both parties are bringing to retirement can be tricky. This spreadsheet is designed to help. Note that this spreadsheet is configured in British Pounds, but you can change the currency in Google Sheets. 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SS Benefits Age - If you plan to collect benefits at 64, put 64 Basic Retirement Calculator | Open Google Sheet Advanced Budget/Income/Net Worth/FIRE Spreadsheet The FIRE movement is all about financial independence and early retirement. The very active FIRE community on Reddit has produced several excellent spreadsheets to accomplish the goal. Take a look at this popular detailed spreadsheet for lots of detailed planning and an emphasis on FIRE principles. Learn More | Open Google Sheet Retirement stash Builder Spreadsheet for lots of detailed planning and an emphasis on FIRE principles. situation might look like based on several customizable factors like desired yearly spending and current retirement Stash. Open Google Sheet Bonus: Net Worth Tracker Whether your goal is to retire at 35 or 75, tracking your net worth is a powerful way to stay aware of your financial standing, making it easier to prepare for retirement. It can also help you make smarter money decisions for your long-term financial health. Read more about tracking your net worth with Tiller - Page 2 When you're getting married, there's so much to keep track of. From guest lists to seating arrangements to vendors to actually sticking to your budget, there's so much stress throughout the wedding planning process. Luckily, there's no shortage of helpful wedding planning spreadsheets! Whether you need an overarching view of your budget, there's no shortage of helpful wedding planning spreadsheets to help you plan a perfect day. To get started here's a simple spreadsheet of common wedding expense categories. Use this in your Tiller-powered budget tracker spreadsheet. Table of Contents Free Wedding Budget Template by Katie Jakub for Google Sheets When she was a bride-to-be, Katie Jakub was extremely budget-conscious. She knew that sticking to a budget didn't mean she had to sacrifice a beautiful wedding, though. So she created a spreadsheet that logged everything as she prepped for matrimony: Wedding budgetAddresses for invitationsSeating chartVendor contact sheetList of photos she wanted on the big dayDay-of timelineMusic plans for the DJItems that needed transport on the wedding day or beforeA cute countdown clock The best part of this spreadsheet genius? Jakub decided to share her wedding Budget template by Offbeat Bride for Google Sheets Offbeat Bride also offers a fantastic, free wedding budget template. While you won't get Jakub's DJ page, countdown clock or transport list page, you will get the addition of a hotel block comparison page, a point-of-contact list, a venue comparison chart and a packing list. Under the "File" menu, make a copy in order to edit your own version. Both spreadsheets are comprehensive; which you end up using will ultimately depend on your personal wedding planning spreadsheet in Google Docs Free, Interactive Wedding planning spreadsheet that features some of the same highlights as the Jakub and Offbeat Bride Spreadsheets. If you're the kind of spreadsheet user who would appreciate in-document linking, eliminating the need to scroll through all your pages every time you need to look at a new data set, you'll appreciate the ease of use of this spreadsheets. If your wedding is happening after 2020, though, its calendar function may need to be rewritten, which will require some Excel skills. Wedding Planning company: Always Andri Wedding Planning company: Always Andri Wedding Design. If you want to see which budget line items a professional thinks are important, you'll want to check out the free wedding budgeting spreadsheet Andri shares on the wedding platform. All the Wedding Planning Spreadsheets A Practical Wedding doesn't just hook you up with a wedding budget spreadsheet; it presents you with an entire suite of free wedding planning spreadsheet; it presents you with an entire suite of free wedding planning spreadsheet including: Complete Wedding budget spreadsheets including: Complete Wedding budget spreadsheets including workbook for DIY WeddingsWedding ChecklistWedding Budget Vendor Contact List Guest ListDay-Of TimelinePhotography Shot ListAnd more! You can check out the free bridal checklist spreadsheet from Castle Hall Creative. It gives you helpful tips about your timeline as far as a year out to as close as a week out. It will keep you on track as far as tasks go, but you'll need a separate spreadsheet if you want to create an in-depth budget. You can find the bridal checklist spreadsheet here, along with a spreadsheet for your day-of schedule and a vendor comparison list spreadsheet. Wedding Venue Comparison Spreadsheet The venue will be one of your largest wedding expenses, so making a careful comparison spreadsheet which she used herself as she planned her own wedding. Everything but the Budget If you've already found your dream wedding budget spreadsheet from My Spreadsheet from My Spreadsheet from My Spreadsheet It be a good fit for you. It is basic in its suggestions but is easily customized. You'll be able to set your own parameters for the various events you have to plan and the tasks you'll have to complete to make everything happen. You'll also be able to log all contact info for your guests and get them set up in your seating chart. You can get this planning spreadsheet here. Bonus: Manage Your Wedding Budget with Tiller If you already use Tiller, you know it's the fastest and easiest way to manage your financial life with the flexibility of a spreadsheet. That's because Tiller can help you keep your wedding budget updated, organized, and easy to understand - all without data entry, logging into multiple accounts, or dealing with receipts and CSV files. Tiller offers a completely free 30-day trial, flexible budget templates, customer support, and a vibrant Community to help you along the way. Sign up free!

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