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almost all budgetary positions, from simple to complex. Check out the best budget apps for 2021.For an idea of how much of your monthly revenue to spend and save, try our budget calculator.If you want to disconnect, read one of these expert-recommended budget books. For starters, see your "Make a Budget" worksheet. You can also download these worksheets in Excel.What we like: This thorough worksheet asks you to consider a wide range of expenses: from life insurance premiums to travel expenses to credit card payments so you don't miss anything. **À** **À** a great starting point if you never **À** budgeted before.³ where to get it: On Consumer.gov, download the PDF from the "Toolbox" page.How ³ works: Use this online form to enter your monthly income and expenses. Download the PDF and fill in the fields to see if you doing more than you spend or spending more than you earn.What we like: Numbers and ³ rules can make budgeting ³ a deactivation³ but this simple spreadsheet is the furthest thing from intimidating. For example, split a savings account into virtual subaccounts to track specific goals. You can also view worksheets specific to your situation³ if you **À** a college student, parent, homeowner, senior or none of the **À**.³ where to get it: Encu enter it in NerdWallet, of course: budget worksheet.Operation: Maintaining a spreadsheet requires discipline, and creating one From calculation from scratch takes time. Access Excel online and collaborate with other users in the same document at the same time. Where to obtain it: Visit Templates.Office.com and click on **À** **ç** **à** **€** budgets **À** **ç** **à** **€** to find an Excel file that download . 10Tre different worksheets for simple complex complex Including a version based on the Project Work Breakdown Structure (WBS). 21 Keep track of how your savings are allocated. 18Track Multiple accounts within a single account record. 13 Weekly versions of the family budget planner and money management template. Template.

Top 10 Budgeting Apps for 2021

1	YNAB	YNAB (You Need a Budget) is a budgeting app that helps you create a budget and stick to it. It's designed to be intuitive and easy to use, and it offers a variety of features to help you manage your money. YNAB is available for both iOS and Android.
2	Mint	Mint is a budgeting app that helps you track your spending and manage your finances. It offers a variety of features, including budgeting, bill payments, and credit card management. Mint is available for both iOS and Android.
3	Acorns	Acorns is a budgeting app that helps you save money automatically. It offers a variety of features, including automatic savings, bill payments, and credit card management. Acorns is available for both iOS and Android.
4	Goodnotes	Goodnotes is a budgeting app that helps you create a budget and stick to it. It's designed to be intuitive and easy to use, and it offers a variety of features to help you manage your money. Goodnotes is available for both iOS and Android.
5	Personal Capital	Personal Capital is a budgeting app that helps you track your net worth and manage your investments. It offers a variety of features, including portfolio tracking, bill payments, and credit card management. Personal Capital is available for both iOS and Android.
6	Robinhood	Robinhood is a budgeting app that helps you invest in the stock market. It offers a variety of features, including commission-free trading, portfolio tracking, and bill payments. Robinhood is available for both iOS and Android.
7	Acorns	Acorns is a budgeting app that helps you save money automatically. It offers a variety of features, including automatic savings, bill payments, and credit card management. Acorns is available for both iOS and Android.
8	Mint	Mint is a budgeting app that helps you track your spending and manage your finances. It offers a variety of features, including budgeting, bill payments, and credit card management. Mint is available for both iOS and Android.
9	YNAB	YNAB (You Need a Budget) is a budgeting app that helps you create a budget and stick to it. It's designed to be intuitive and easy to use, and it offers a variety of features to help you manage your money. YNAB is available for both iOS and Android.
10	Goodnotes	Goodnotes is a budgeting app that helps you create a budget and stick to it. It's designed to be intuitive and easy to use, and it offers a variety of features to help you manage your money. Goodnotes is available for both iOS and Android.

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