

Forum:[Hack Forums](#)

Thread: [Do you guys Calculate your expenses?](#)

Money- - March 20, 2021, 4:03 am

I calculate my expenses , how much I used for food today etc.

I am looking for an excel template or any web-based sheet that I can record.

Do any of you used one? Mind If I know what excel template or site you used for it?

Been looking around but I can't find any good ones. Let me know what you guys use if you do record it down.

A Nobody - March 20, 2021, 4:11 am

I don't track it but I'm aware that I overspend on a few things. My bank account keeps going up and I'm continuing to invest at a rate I'm happy with. For now I want to enjoy spoiling myself with a few overspends and calculating everything just stresses me out.

Yanix - March 20, 2021, 4:14 am

I don't calculate our expenses for there were always extra expenses specially on foods for we have 2 kids that are really hard to feed :D

Maybe when they go a little more then it's time for us to have a track on our expenses.

Neon™ - March 20, 2021, 4:26 am

I start calculating only when I'm very short on cash and have a certain goal for e.g when I want to save money for something.

????????????? - March 20, 2021, 4:58 am

Only made a simple Excel file for my debts, with total amount on x, monthly fee and what is expected to be left.

SIM-4973360 - March 20, 2021, 5:24 am

I calculate my expenses , but that doesn't seem to help me realise how much i do spend or put me in the position to feel bad about them and spend any less.

Lorem Ipsum - March 20, 2021, 5:29 am

Yes, I used to do this with an app.

Keeping track of my (little) expenses, which woke me up pretty good over the years.

I stopped using the app, as I noticed I was spending more time filling in every single transaction and/or revenue, that I lost more time with this app than I was spending money really.

The app is great for those who think often "where did my money go", because a few \$0,25 and \$1,70 and \$5,90 transactions will lead into hundreds of fiat lost in random stuff or wastes like Starbucks.

Phobix - March 20, 2021, 5:29 am

I instead just spend whatever I find to be a normal amount of money depending on the day before and my next expected day. If I didn't spend alot yesterday I might be willing to spend a bit more today if I know tomorrow I won't spend much either.

What I end up doing is just moving all the funds in my checking account to my savings every 2 weeks before payday hits and that seems to be working for me. I have this weird psychological thing where if I feel like I am being limited or forced to do less of something, I will get the urge to do the opposite and splurge because I feel I won't have the time to spend it all. So if I calculated \$20 a day and only had that in my checking account it would give me anxiety whenever I buy something.

Juoku - March 20, 2021, 7:15 am

I don't really do an expenses sheet or something like that, I just know how much I make and keep my spending lower while putting some aside monthly, I'm sure Excel has built in templates for stuff like that tho

Tommie R - March 20, 2021, 1:59 pm

Personal expenses? Hell no, I'm too lazy to do that. Fortunately, I'm not on a tight budget.

DocShifty US Army Retired - March 20, 2021, 4:38 pm

You can have a lot more nice things if you budget. Even if you don't have much.

NoneStar - March 20, 2021, 5:22 pm

I've been wanting to but IDK how to do it to be honest.

Utility - March 20, 2021, 6:23 pm

I calculate my expenses from my account and in my head.

I have all my bills designated for certain checks in the month and I always have projected savings afterwards.

severos - March 20, 2021, 11:22 pm

(Mar 20, 2021 04:03 AM)Money- Wrote: [\[CITE\]](#) I calculate my expenses , how much I used for food today etc.

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Been tracking all my expenses for 2.5 years using this app:

https://play.google.com/store/apps/details?id=com.realbyteapps.moneymanagerfree&hl=en_US&gl=US

Gotta say it did help me realize expenses that I wasn't aware of, and helps me to stay on focused on budget. I have a sense of budget now but still using it.

Being the lazy ass I am, sometimes I'll skip buying a snack because I don't wanna bother writing it in the budget XD that shit saves me like one snack a day... imagine the money and calories I've avoided

Forest - March 20, 2021, 11:51 pm

I used to transfer funds from my savings account to my Monzo card as the Monzo app tracks all your purchases and puts them together each day

Nate - March 21, 2021, 12:30 am

Naw only when I'm budgeting

flavoral - March 21, 2021, 3:40 pm

Yeah I do, helps me track if i started spending more money this month, check if i'm buying useless stuff, save money, etc...

siddy357 - March 21, 2021, 9:01 pm

(Mar 20, 2021 04:03 AM)Money- Wrote: [\[CITE\]](#) I calculate my expenses , how much I used for food today etc.

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everyone needs to do so as to know what you have in hand so that it can be saved for emergency expenses.

severos - March 21, 2021, 10:33 pm

(Mar 21, 2021 09:01 PM)siddy357 Wrote: [\[CITE\]](#) everyone needs to do so as to know what you have in hand so that it can be saved for emergency expenses.

One of my friends does it in a weird way, he cuts off the constant expenses (rent, mobile, etc.) and the amount he wants to save (x\$) and throws them in a separate bank account, then he plays around with the rest without budgeting it XD

One time he ended up with 1 meal a day in the last couple days because of spending too much on the first week of the month

siddy357 - March 21, 2021, 10:40 pm

(Mar 21, 2021 10:33 PM)severos Wrote: [\[CITE\]](#) One of my friends does it in a weird way, he cuts off the constant expenses (rent, mobile, etc.) and the amount he wants to save (x\$) and throws them in a separate bank account, then he plays around with the rest without budgeting it XD

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saving by striving leads to more cost in medical expenses in the mid 40's which he can not see atm.

severos - March 21, 2021, 10:42 pm

(Mar 21, 2021 10:40 PM)siddy357 Wrote: [\[CITE\]](#) saving by striving leads to more cost in medical expenses in the mid 40's which he can not see atm.

He doesn't do it as often (as far as he says), but like on the months that he spends a lot on hanging out he ends up with less budget at the end of the month.

Mind if I ask what do you think is a reasonable amount to save per month? absolute value or %

siddy357 - March 21, 2021, 10:47 pm

(Mar 21, 2021 10:42 PM)severos Wrote: [\[CITE\]](#) He doesn't do it as often (as far as he says), but like on the months that he spends a lot on hanging out he ends up with less budget at the end of the month.

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I say ideal to be safe is 10% on ETF's which you are not going to touch in the next 20 years with an incremental topup every year and 10% on emergency expenses from every paycheck would be great.

No one can be financially independent by cutting down the current living expenses unless he uses the money that saved on it to work in order to make more money.

greed - March 26, 2021, 6:14 pm

(Mar 21, 2021 03:40 PM)flavoral Wrote: [\[CITE\]](#) Yeah I do, helps me track if i started spending more money this month, check if i'm buying useless stuff, save money, etc...

Yeah man, definitely, I think this is a great first step towards taking care of your financial situation. I congratulate you on your efforts so far, and am hopeful you'll be seeing more success in your career soon.

Voxi - March 26, 2021, 6:56 pm

My Monzo bank shows me exactly what I spend each month on different categories.

I normally just set an overall budget in my head .

Justin - March 26, 2021, 7:06 pm

Most banks implemented stuff like showing you what category you spent most on in the last month, and stuff like that.

Revolut does that for me. I have a bunch of accounts but I guess I use Revolut the most to pay for groceries and stuff like that.

I'm happy with their generated reports and stuff, if I were to literally calculate and do everything on my own, it would take a lot of time.

Tjm - March 26, 2021, 7:18 pm

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I really should start. I overspend on a lot of dumb shit. Maybe if I did I'd have a better visual perspective on all of it. Actually I might start doing that now, thanks for the idea.

jecoylecroy - March 26, 2021, 9:53 pm

I don't calculate my expenses. I only used to budget my money.

Lavish Living - March 26, 2021, 10:05 pm

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<https://linktr.ee/debbbag>

Make a google form, then anytime u spend money enter it into the form. Autofills into the google sheets. Very nice tool to track spending

SIM-4967151 - *March 26, 2021, 10:58 pm*

No I don't, not at all.

i really probably should but would probably need a good app to help me do so.

ghostboy - *March 26, 2021, 11:54 pm*

With some things I usually monitor pretty closely , but others I won't mind