2026

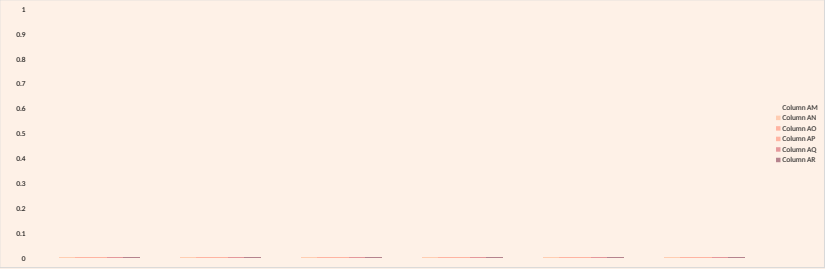
SAVINGS	BILLS PER YEAR
#DIV/0!	£0.00

INCOME SPENT	TOTAL EXPENSES
#DIV/0!	£0.00

Total Spent 2026	Credit Debt Left
£0.00	#VALUE!

Total Spent in 2024	Total Spent in 2025

Total Spent 2023	Total Spent in 2022



Expectation

Source	Expectation	Actual
INCOME	Insert	£0.00
SAVINGS	£0.00	£0.00
EXPENSES	£0.00	£0.00
BILLS	£0.00	£0.00
CREDIT Payments	£0.00	£0.00
% of income spent	#VALUE!	#DIV/0!

INCOME

Month	Spent	Got Paid
January	£0.00	
February	£0.00	
March	£0.00	
April	£0.00	
May	£0.00	
June	£0.00	
July	£0.00	
August	£0.00	
September	£0.00	
October	£0.00	
November	£0.00	
December	£0.00	
TOTAL	£0.00	£0.00
AVG. MONTHLY	*£0.00*	*#DIV/0!*

SAVINGS

Month	Expectation	Actual
January	£0.00	£0.00
February	£0.00	£0.00
March	£0.00	£0.00
April	£0.00	£0.00
May	£0.00	£0.00
June	£0.00	£0.00
July	£0.00	£0.00
August	£0.00	£0.00
September	£0.00	£0.00
October	£0.00	£0.00
November	£0.00	£0.00
December	£0.00	£0.00
TOTAL	£0.00	£0.00
AVG. MONTHLY	*£0.00*	*£0.00*
EOD TOTAL	*£29,421.00*	*£29,421.00*

EXPENSE

Category	Prediction	Actual
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		
TOTAL	£0.00	£0.00
AVG. MONTHLY	*#DIV/0!*	*#DIV/0!*

BILLS Incl credit cards

Month	Expectation	Actual
January	£0.00	£0.00
February	£0.00	£0.00
March	£0.00	£0.00
April	£0.00	£0.00
May	£0.00	£0.00
June	£0.00	£0.00
July	£0.00	£0.00
August	£0.00	£0.00
September	£0.00	£0.00
October	£0.00	£0.00
November	£0.00	£0.00
December	£0.00	£0.00
TOTAL	£0.00	£0.00
AVG. MONTHLY	*£0.00*	*£0.00*

Credit card Payments

Month	Expectation	Actual
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		
TOTAL	£0.00	£0.00
AVG. MONTHLY		*#DIV/0!*

Total Spent

Expectation	Total	2025
£0.00	£0.00	#VALUE!
£0.00	£0.00	#VALUE!
£0.00	£0.00	#VALUE!
£0.00	£0.00	#VALUE!
£0.00	£0.00	#VALUE!
£0.00	£0.00	#VALUE!
£0.00	£0.00	#VALUE!
£0.00	£0.00	#VALUE!
£0.00	£0.00	#VALUE!
£0.00	£0.00	#VALUE!
£0.00	£0.00	#VALUE!
£0.00	£0.00	#VALUE!
£0.00	*£0.00*	
£0.00	*£0.00*	

How much I spent on credit card each month

Month	Description	Total	Credit + Debit	Left of credit
January			£0.00	£13,962.29
February			£0.00	£13,962.29
March			£0.00	£13,962.29
April			£0.00	£13,962.29
May			£0.00	£13,962.29
			£0.00	£13,962.29
			£0.00	£13,962.29
			£0.00	£13,962.29
			£0.00	£13,962.29
			£0.00	£13,962.29
			£0.00	£13,962.29
			£0.00	£13,962.29
TOTAL		£0.00	£0.00	
AVG. MONTHLY		#DIV/0!	£0.00	

Wasted

Month	Money I wasted on	Total
January		
Total	*Yearly I lose about*	***£0.00***
AVG.	*Monthly I lose about*	*£0.00*

Date	Item	Type	In	Out

In	SAVINGs
£0.00	£0.00
	£0.00
Insert company name edit this = £0	£0.00

Shopping	TOTAL BILLS	Natwest Credit	Barclays Credit	Lloyds Credit Card
#REF!	#REF!	0	0	0
£0.00	< Clothes	0		
£0.00	< Deliveroo			
£0.00	< Groceries			
£0.00	< amazon			
£0.00	<other shopping			
£0.00	<Klr			

RAC	Petrol	HEALTH	SUBSCRIPTION	Mum	TFL
0	0	#REF!	0	0	0
	0	<MFG		0	0
	0	<Tesco PFS		0	0
	0	<BP			

Phone bill	SPOTIFY	APPLE	PRIME
0	0	0	0

<<<tfl

<< Parking charges

GYM	Eating Out	
0	£0.00	
	£0.00	<Deliveroo
	£0.00	<uber eats

2027 Bills

	AVG. SPENDING P/M
	£0.00

	TOTAL SPENDING
	£0.00

TOTAL OUTCOME		
Source	Expectation	Total
Car	£0.00	£0.00
Health	£0.00	£0.00
Mum	£0.00	£0.00
Phone Bill	£0.00	£0.00
TFL	£0.00	£0.00
Subs	£0.00	£0.00
TOTAL	£0.00	£0.00
AVG. SPEND	£0.00	£0.00

CAR - RAC		
Month	Expectation	Actual
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		
TOTAL	£0.00	£0.00
AVG. SPEND	#DIV/0!	#DIV/0!

PETROL		
Month	Expectation	Actual
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		
TOTAL	£0.00	£0.00
AVG. SPEND	#DIV/0!	#DIV/0!

Credit cards			
Month	Expectation	Left of Credit	Paid off
January		insert amount	
February		#VALUE!	
March		#VALUE!	
April		#VALUE!	
May		#VALUE!	
June		#VALUE!	
July		#VALUE!	
August		#VALUE!	
September		#VALUE!	
October		#VALUE!	
November		#VALUE!	
December		#VALUE!	
TOTAL	£0.00		£0.00
AVG. SPEND	#DIV/0!		#DIV/0!

HEALTH - Gym		
Category	Expectation	Actual
TOTAL	£0.00	£0.00
AVG. SPEND	#DIV/0!	#DIV/0!

SUBSCRIPTIONS		
Month	Expectation	Actual
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		
TOTAL	£0.00	£0.00
AVG. SPEND	#DIV/0!	#DIV/0!
0	0	0

Mum		
Month	Expectation	Actual
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		
TOTAL	£0.00	£0.00
AVG. SPEND	#DIV/0!	#DIV/0!

TFL		
Month	Expectation	Actual
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		
TOTAL	£0.00	£0.00
AVG. SPEND	#DIV/0!	#DIV/0!

EE		
Month	Expectation	Actual
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		
TOTAL	£0.00	£0.00
AVG. SPEND	#DIV/0!	#DIV/0!

BILLS TOTAL		
Month	Expectation	Total
January	£0.00	£0.00
February	£0.00	£0.00
March	£0.00	£0.00
April	£0.00	£0.00
May	£0.00	£0.00
June	£0.00	£0.00
July	£0.00	£0.00
August	£0.00	£0.00
September	£0.00	£0.00
October	£0.00	£0.00
November	£0.00	£0.00
December	£0.00	£0.00
TOTAL	£0.00	£0.00
TOTAL	#DIV/0!	£0.00

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