

How I Budget With Tiller

Tiller's most basic function is to import daily transactions and account balances from your various financial accounts so you can see them in one place.

This provides the ability to see where you sit financially at that moment.

Automated account aggregation is powerful, but typically when we want to know our financial situation, it's because we're thinking about the future.

- Can we get a new car?
- Will we be able to afford to move to a different house?
- Can we retire with our current level of spending?

Thankfully Tiller includes tools to take you beyond “what do I have” into “what *will* I have” and “what will I *need*”.

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Tiller offers a wide variety of templates, but most that look into your future finances fall into two categories: Planning and Budgeting.

Spreadsheet planning templates are used for saving towards the more expensive items we need every now and then. I haven't been doing much long-term planning since I don't have extra money to stash away for those future items.

Luckily we don't have any debt, but if we did, I'd probably be using the [Debt Planner](#) template. Tiller offers a number of other useful planning templates that I'll look to when the need arises, including:

- [Holiday Gift Planner](#)
- [Travel Planner](#)
- [Retirement Planner](#)

Spreadsheet budgeting is where I've spent most of my time in Tiller. Tiller offers a few prebuilt budget templates, like the [Foundation Template](#) with its Monthly Budget and Yearly Budget.

Tiller Community Solutions offers the Savings Budget, along with others for determining what your budget will be.

Here's a list of the Tiller templates I've used to build my budget, and some examples of how they've helped me progress toward my goals.

Starting With the Categories Sheet

Like most, I started with the built-in budget tool, which is in the Foundation Template's [Categories sheet](#).

By entering how much you think you'll spend each month for each category, you can then use the Monthly Budget and Yearly Budget sheets to understand how much money you'll need, and when you'll need it.

While first using this method, I realized our expenses were exceeding our income, which started my quest to get my finances in order.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1	Category	Group	Type	Hide From Reports	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022
2	Cell Phone	Bills	Expense		\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
3	Utilities	Bills	Expense		\$194.06	\$190.30	\$195.21	\$78.88	\$67.20	\$60.46	\$149.19	\$178.15	\$93.74	\$258.39	\$90.78	\$196.20
4	Coffee	Discretionary	Expense		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.50	\$0.00	\$9.02	\$0.00	\$0.00
5	Gear & Clothing	Discretionary	Expense		\$26.63	\$26.63	\$26.63	\$26.63	\$26.63	\$26.63	\$26.63	\$26.63	\$26.63	\$26.63	\$26.63	\$26.63
6	Restaurants	Discretionary	Expense		\$0.00	\$0.00	\$0.00	\$377.77	\$29.85	\$92.85	\$98.81	\$80.62	\$108.58	\$59.94	\$59.53	\$110.50
7	Subscriptions	Discretionary	Expense		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$136.00	\$0.00	\$0.00	\$0.00
8	Travel	Discretionary	Expense		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9	Yoga	Discretionary	Expense		\$0.00	\$0.00	\$40.00	\$40.00	\$40.00	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10	Donations	Giving	Expense		\$30.00	\$30.00	\$0.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
11	Gifts	Giving	Expense		\$0.00	\$0.00	\$30.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$203.97
12	Auto & Gas	Living	Expense		\$148.52	\$551.11	\$115.00	\$168.47	\$236.87	\$175.87	\$237.54	\$468.34	\$251.95	\$175.82	\$280.60	\$303.38
13	Groceries	Living	Expense		\$500.00	\$400.00	\$400.00	\$500.00	\$400.00	\$400.00	\$500.00	\$400.00	\$400.00	\$500.00	\$400.00	\$500.00
14	Gym Membership	Living	Expense		\$60.00	\$62.00	\$67.25	\$62.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15	Health/Dental Insurance	Living	Expense		\$35.95	\$35.95	\$35.95	\$35.95	\$35.95	\$35.95	\$35.95	\$35.95	\$35.95	\$35.95	\$35.95	\$35.95
16	Household	Living	Expense		\$15.16	\$35.48	\$0.00	\$0.00	\$0.00	\$6,666.67	\$6,666.67	\$6,677.36	\$43.31	\$0.00	\$0.00	\$0.00
17	Misc	Living	Expense		\$20.65	\$0.00	\$0.00	\$0.00	\$0.00	\$10.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
18	Pets	Living	Expense		\$430.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$180.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
19	Rent	Living	Expense		\$840.00	\$840.00	\$840.00	\$840.00	\$840.00	\$840.00	\$840.00	\$840.00	\$840.00	\$728.95	\$728.95	\$728.95
20	Pharmacy	Living	Expense		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$52.97	\$16.14	\$18.41
21	Paycheck	Primary Income	Income		\$6,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$6,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$6,000.00
22	CC Payment	Transfers	Transfer		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23	Transfer	Transfers	Transfer		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24	REI Co-op Mastercard	Debt	Expense		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Using the Budget Builder Template

When I wanted to get a little deeper into budgeting I used the [Budget Builder](#) template, which works really well when you want to base this year's budget on last year's budget.

It offers some great tools to see what you spent and decide how your spending this year will compare.

It also offers ways of either taking out "one-time-only" expenses from last year or adding in new "one-time-only" expenses for this year to get a more accurate budget.

Looking back at last year's numbers this way helped to narrow down where we've been spending the most and which categories will make the biggest difference in our budget.

One of the changes I made was to find a cheaper phone plan, dropping from \$86 per month to \$25.

Budget Start Month			2020 Actuals By Month													
Type	Group	Category	Total	Average	Trend	Jan 2020	Feb 2020	Mar 2020	Apr 2020	May 2020	Jun 2020	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020
Income			\$41,236	\$3,436		\$3,345	\$3,454	\$3,616	\$3,541	\$3,000	\$3,635	\$3,622	\$3,412	\$3,263	\$3,619	\$3,323
Expense			-\$36,200	-\$3,017		-\$2,862	-\$2,843	-\$3,205	-\$2,968	-\$3,044	-\$3,211	-\$2,874	-\$3,194	-\$3,036	-\$3,048	-\$2,808
Cashflow			\$5,036	\$420		\$483	\$611	\$411	\$573	-\$44	\$424	\$748	\$218	\$228	\$571	\$515
Expense	Bills	Phone	-\$780	-\$65		-\$65	-\$65	-\$65	-\$65	-\$65	-\$65	-\$65	-\$65	-\$65	-\$65	-\$65
Expense	Bills	Utilities	-\$2,929	-\$244		-\$267	-\$244	-\$225	-\$235	-\$235	-\$267	-\$226	-\$230	-\$243	-\$273	-\$237
Expense	Discretionary	Gear & Clothing	-\$2,357	-\$196		-\$187	-\$156	-\$192	-\$248	-\$154	-\$187	-\$159	-\$235	-\$201	-\$187	-\$249
Expense	Discretionary	Home Improvement	-\$1,749	-\$146		-\$166	-\$139	-\$97	-\$85	-\$239	-\$206	-\$155	-\$159	-\$105	-\$125	-\$50
Expense	Discretionary	Restaurants	-\$3,637	-\$303		-\$259	-\$237	-\$344	-\$284	-\$354	-\$337	-\$281	-\$268	-\$313	-\$324	-\$318
Expense	Discretionary	Subscriptions	-\$1,012	-\$84		-\$86	-\$79	-\$87	-\$79	-\$93	-\$93	-\$78	-\$78	-\$94	-\$76	-\$77
Expense	Discretionary	Travel	-\$1,800	-\$150		-\$71	-\$161	-\$213	-\$191	-\$126	-\$228	-\$95	-\$211	-\$101	-\$171	-\$147
Expense	Kids	Classes	-\$637	-\$53		-\$55	-\$67	-\$69	-\$38	-\$41	-\$35	-\$54	-\$62	-\$68	-\$67	-\$37
Expense	Kids	Stuff	-\$521	-\$43		-\$31	-\$20	-\$90	-\$46	-\$43	-\$25	-\$32	-\$61	-\$67	-\$62	-\$23
Expense	Living	Auto & Gas	-\$957	-\$80		-\$92	-\$72	-\$92	-\$71	-\$93	-\$99	-\$60	-\$96	-\$96	-\$63	-\$62
Expense	Living	Charity	-\$1,204	-\$100		-\$114	-\$95	-\$81	-\$117	-\$101	-\$119	-\$106	-\$113	-\$94	-\$83	-\$99
Expense	Living	Groceries	-\$3,863	-\$322		-\$258	-\$281	-\$432	-\$292	-\$253	-\$340	-\$317	-\$381	-\$345	-\$316	-\$229
Expense	Living	Misc	-\$355	-\$30		-\$9	-\$26	-\$18	-\$17	-\$46	-\$10	-\$48	-\$42	-\$43	-\$37	-\$14
Expense	Living	Mortgage	-\$14,400	-\$1,200		-\$1,200	-\$1,200	-\$1,200	-\$1,200	-\$1,200	-\$1,200	-\$1,200	-\$1,200	-\$1,200	-\$1,200	-\$1,200
Income	Primary Incom	Freelance	\$5,236	\$436		\$345	\$454	\$616	\$541	\$0	\$635	\$622	\$412	\$263	\$619	\$323
Income	Primary Incom	Paycheck	\$36,000	\$3,000		\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000

Using the Category Schedule Template

When the [Category Schedule template](#) was released, I gave that a try and liked the tools it offered to get more specific into each category.

For me, having a detailed list of budget items makes it easier to understand where my budgeted dollars are going. This is when I was starting to focus on those trouble areas in our budget, and break them out into smaller pieces that were easier to understand and then take action on.

We have a lot of pets, so I started breaking out all the expenses I could, like food, vet, grooming, etc to better understand where there was room to save.

We switched one of our two cats and two of our three dogs to Costco pet food, and they are just as happy as they were, and I'm even happier with the 50% cut in costs.

Category Schedule

By @BradKucan



Category	Budget		Budget Trend	Actuals		Budget Total	Budget Schedule											
	Jan 2022	Dec 2022		Jan 2022	Dec 2022		Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022
Household	\$2,350			\$1,650	\$2,350	\$50	\$50	\$1,250	\$600	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Landscaping	\$3,150			\$2,180	\$3,150	\$75	\$325	\$2,075	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75
Travel	\$4,975			\$1,125	\$4,975	\$0	\$0	\$0	\$0	\$1,250	\$0	\$800	\$1,550	\$0	\$0	\$1,375	\$0	

Active	Category	Subsets	Detail	Tags	Total	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022
<input checked="" type="checkbox"/>	Landscaping	Baseline			\$900	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75
<input checked="" type="checkbox"/>	Landscaping	Front Yard	Trees	FrontYard-Trees	\$250		\$250										
<input checked="" type="checkbox"/>	Landscaping	Back Yard	Trees	BackYard-Trees	\$450			\$450									
<input checked="" type="checkbox"/>	Landscaping	Back Yard	Mulch	BackYard-Mulch	\$850			\$850									
<input checked="" type="checkbox"/>	Landscaping	Lawn Care Service		LawnCareService	\$700			\$700									
<input checked="" type="checkbox"/>	Household	Baseline			\$600	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
<input checked="" type="checkbox"/>	Household	Living Room	Sofa	LivingRoom-Sofa	\$550			\$550									
<input checked="" type="checkbox"/>	Household	Living Room	Artwork	LivingRoom-Artwork	\$1,200			\$1,200									
<input checked="" type="checkbox"/>	Travel	Spain	Hotels	Spain-Hotels	\$1,000								\$1,000				
<input checked="" type="checkbox"/>	Travel	Spain	Airfare	Spain-Airfare	\$1,250					\$1,250							
<input checked="" type="checkbox"/>	Travel	Spain	Food	Spain-Food	\$550								\$550				
<input checked="" type="checkbox"/>	Travel	London	Hotels	London-Hotels	\$750											\$750	
<input checked="" type="checkbox"/>	Travel	London	Airfare	London-Airfare	\$800							\$800					
<input checked="" type="checkbox"/>	Travel	London	Food	London-Food	\$625											\$625	

Creating my own custom Budget Plan template

I liked what the Category Schedule allowed me to do, but the interface didn't fit how I thought about my budget items, so I created my own template called "Budget Plan".

It allows for a highly detailed budget item list, with tools that make it easy to find your monthly costs by entering what you're paying and how often you pay it.

My budget plan now includes 125 items which are ranked by how easy or difficult it would be to change their cost. I'm still adding and analyzing budget items, but for me, being able to see not only a category breakdown but even get down to the item level is game-changing.

I'm planning lots of changes and hope to trim the hundreds of dollars we need to get to a balanced budget. It's not fun, but without Tiller and the ability to customize it, I wouldn't be in a position to make these positive changes.

Budget Plan										Budget Schedule: Jan 2022 - Dec 2022												Budget Results			
Status	Description	Group	Category	Start Date	End Date	Frequency	Multi	Amount	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Total/12	Min	Max	
Enable	ACME Paycheck	Earned	Wages	02/14/22		Weekly	2	\$2,145.63	\$4,691	\$4,691	\$4,691	\$4,691	\$4,691	\$4,691	\$7,037	\$4,691	\$4,691	\$4,691	\$4,691	\$4,691	\$7,037	\$60,987	\$5,082	\$4,691	\$7,037
Enable	License Plate Renewal	06 Auto	DMV	03/17/22		Annually		\$97.00		\$97												\$97	\$8	\$97	\$97
Enable	Driveway Sealing	06 Home	HomeImprovement	05/01/22		Annually	2	\$150.00			\$150											\$150	\$13	\$150	\$150
Enable	Trash Collection	05 Utilities	Garbage	03/15/22		Monthly	1	\$150.00			\$150						\$150					\$150	\$60	\$50	\$150
Enable	Groceries	02 Food	Food			Weekly		\$130.00	\$70	\$60	\$60	\$70	\$60	\$60	\$70	\$60	\$60	\$70	\$60	\$70	\$60	\$1,150	\$66	\$60	\$70
Enable	Electricity/Gas	05 Utilities	Electricity/Gas			Post Category			\$257	\$282	\$286	\$206	\$214	\$283	\$221	\$293	\$280	\$272	\$288	\$221		\$2,818	\$238	\$172	\$293
Enable	Dogs/Insects	03 Pets	Dogs	03/01/22		Monthly	4	\$150.00			\$150					\$150						\$450	\$38	\$150	\$150
Enable	Dogs Vet Exam	03 Pets	Dogs	08/15/22		Annually/1-4x/Year		\$600.00	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$600	\$50	\$50	\$50

Depending on your needs, your journey may look very different, and you may find one of the tools I passed on to be just what you need.

That's part of the beauty of Tiller; you can try lots of options for no additional cost and if you don't find exactly what you're looking for, you can try to build it yourself.