

Household Expense Tracker with Daily Entry & Budget

Write each spend in a few seconds, and at the end of the month you know exactly where the money went: groceries, school fees, EMI, Swiggy and everything else, against a budget you set.

What the full file has

Daily Entry: One line for every spend.

Budget: Your monthly budget for each category and how much of it this month has used.

Dashboard: This month at a glance: income, spending, savings and the biggest categories.

Year View: All 12 months side by side: income, spending and savings.

Free 3-page preview: the next pages show the sample file exactly as it looks in Excel and Google Sheets.

Get the full Household Expense Tracker with Daily Entry & Budget

Blank file for your own data plus the sample file. Works in Excel, Google Sheets and WPS Office.

draftstack.in/product/household-expense-tracker-excel

Daily Entry

One line for every spend.

Household Expense Tracker.xlsx

fx Daily Entry

Daily Entry

Yellow cells are for you. Month fills by itself.

Date	Category	What was it	Amount	Paid by	For whom	Month
01-Sep-2026	Rent / home EMI	House rent	₹18,000	Net banking	Home	Sep 2026
01-Sep-2026	House help salary	Sunita, monthly salary	₹4,000	Cash	Home	Sep 2026
03-Sep-2026	Mobile, DTH & internet	Broadband + 2 mobiles	₹1,380	UPI	Home	Sep 2026
04-Sep-2026	Milk & dairy	Milk (daily)	₹62	Credit card	Spouse	Sep 2026
04-Sep-2026	Milk & dairy	Milk (daily)	₹1,450	Credit card	Self	Sep 2026
05-Sep-2026	Electricity	MSEB bill	₹2,140	UPI	Home	Sep 2026
05-Sep-2026	Medicines & doctor	Doctor visit	₹260	UPI	Home	Sep 2026
05-Sep-2026	Clothes & shopping	Kids' school shoes	₹899	Credit card	Home	Sep 2026
05-Sep-2026	Personal care & salon	Toiletries	₹420	UPI	Home	Sep 2026
05-Sep-2026	Medicines & doctor	Pharmacy	₹260	Cash	Kids	Sep 2026
07-Sep-2026	School, tuition & books	Tuition fees, Aarav	₹3,500	UPI	Home	Sep 2026
07-Sep-2026	Gifts, functions & festivals	Birthday gift	₹501	UPI	Kids	Sep 2026
07-Sep-2026	Groceries & ration	Atta 10 kg + rice	₹1,890	Credit card	Self	Sep 2026
08-Sep-2026	Vegetables & fruits	Fruits	₹240	UPI	Spouse	Sep 2026
10-Sep-2026	OTT & entertainment	Netflix + Hotstar	₹648	Credit card	Home	Sep 2026
11-Sep-2026	Clothes & shopping	Kids' school shoes	₹899	Cash	Self	Sep 2026
12-Sep-2026	Water & gas cylinder	Gas cylinder refill	₹905	UPI	Home	Sep 2026
14-Sep-2026	Milk & dairy	Milk (daily)	₹62	UPI	Kids	Sep 2026
15-Sep-2026	Groceries & ration	Monthly ration, DMart	₹3,120	UPI	Spouse	Sep 2026
15-Sep-2026	Repairs & maintenance	Plumber	₹300	Credit card	Home	Sep 2026
16-Sep-2026	Groceries & ration	Oil, dal, masale	₹3,120	Credit card	Kids	Sep 2026
16-Sep-2026	Repairs & maintenance	Plumber	₹300	UPI	Home	Sep 2026
17-Sep-2026	Fuel & transport	Petrol, scooty	₹1,000	Cash	Spouse	Sep 2026
18-Sep-2026	Vegetables & fruits	Vegetable vendor	₹180	UPI	Self	Sep 2026
20-Sep-2026	Personal care & salon	Toiletries	₹150	UPI	Home	Sep 2026
21-Sep-2026	Fuel & transport	Auto / metro	₹150	UPI	Spouse	Sep 2026
21-Sep-2026	Milk & dairy	Paneer and curd	₹1,450	UPI	Home	Sep 2026
22-Sep-2026	Groceries & ration	Atta 10 kg + rice	₹2,450	UPI	Home	Sep 2026
22-Sep-2026	Personal care & salon	Haircut	₹420	UPI	Home	Sep 2026
23-Sep-2026	Vegetables & fruits	Vegetable vendor	₹320	UPI	Home	Sep 2026
26-Sep-2026	Personal care & salon	Haircut	₹150	Credit card	Home	Sep 2026
27-Sep-2026	Milk & dairy	Milk (daily)	₹1,450	UPI	Home	Sep 2026
28-Sep-2026	Clothes & shopping	Kids' school shoes	₹899	UPI	Self	Sep 2026
01-Oct-2026	Rent / home EMI	House rent	₹18,000	Net banking	Home	Oct 2026
01-Oct-2026	House help salary	Sunita, monthly salary	₹4,000	Cash	Home	Oct 2026
01-Oct-2026	Clothes & shopping	Kurta from Myntra	₹1,299	Credit card	Home	Oct 2026

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Dashboard

This month at a glance: income, spending, savings and the biggest categories.

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Dashboard

Dashboard

Change the month on the Settings sheet.

Month	Income	Spent	Saved
Oct 2026	₹92,000	₹49,429	₹42,571

Savings rate	Target	On track?	Days left in month
46.3%	20.0%	Yes, well done	3

Where the money went

Category	Spent	Budget	Over / under
Groceries & ration	₹5,010	₹9,000	₹3,990
Vegetables & fruits	₹1,140	₹3,500	₹2,360
Milk & dairy	₹2,520	₹2,800	₹280
Rent / home EMI	₹18,000	₹18,000	₹0
Electricity	₹2,140	₹2,200	₹60
Water & gas cylinder	₹905	₹1,300	₹395
Mobile, DTH & internet	₹1,380	₹1,400	₹20
Fuel & transport	₹1,000	₹4,500	₹3,500
School, tuition & books	₹3,500	₹6,500	₹3,000
Medicines & doctor	₹520	₹1,500	₹980
Eating out & Swiggy/Zomato	₹1,530	₹3,000	₹1,470
Clothes & shopping	₹4,796	₹2,500	-₹2,296
House help salary	₹4,000	₹4,000	₹0
Gifts, functions & festivals	₹0	₹1,500	₹1,500
OTT & entertainment	₹648	₹650	₹2
Personal care & salon	₹990	₹900	-₹90
Repairs & maintenance	₹1,350	₹800	-₹550
Other	₹0	₹1,000	₹1,000

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