

PACIFIC TRAINING SOLUTIONS

BUDGET PLANNER & EXPENSE TRACKER

Plan your monthly income and expenses, and track the variance.

A budget only works if you check it. Use this planner monthly to compare what you expected against what actually happened, and act on the gaps early.

1 MONTHLY INCOME

Income Source	Budgeted (VUV)	Actual (VUV)	Variance

2 MONTHLY EXPENSES

Expense Category	Budgeted (VUV)	Actual (VUV)	Variance
Rent			
Wages			
Stock / Supplies			
Utilities			
Marketing			
Transport / Fuel			
VNPF / Tax			
Other			

HOW TO USE VARIANCE

- Variance = Actual minus Budgeted.
- On income, a positive variance is good news.
- On expenses, a positive variance means you spent more than planned — dig into why before next month.

How to Access the **Product Link**

Follow the simple steps below to access and customize the template with ease.



1



Click the Link

Click on the provided **Product Link** to open the template.



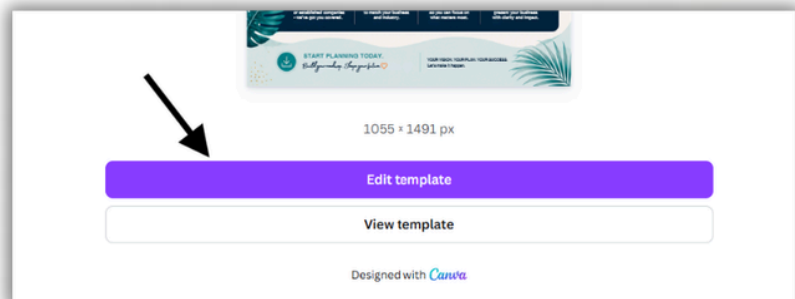
2



Click on

Edit Template

Once the template opens, click on the **Edit Template** button.

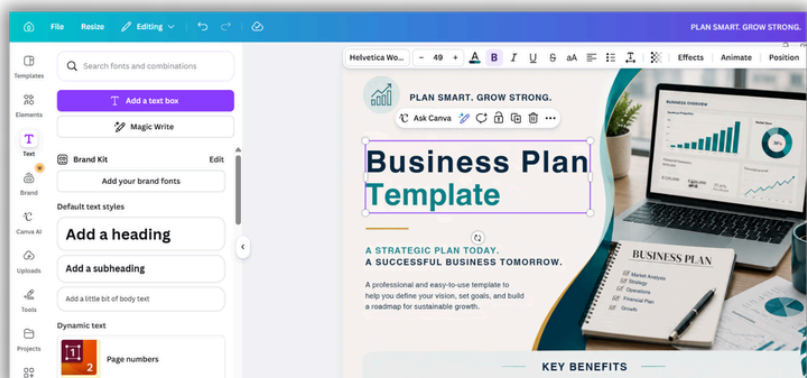


3



Edit the Template as you want

Customize the text, images, colors, and elements to make it your own.



Tip: Make sure you are signed in to save your changes.

Thank you!