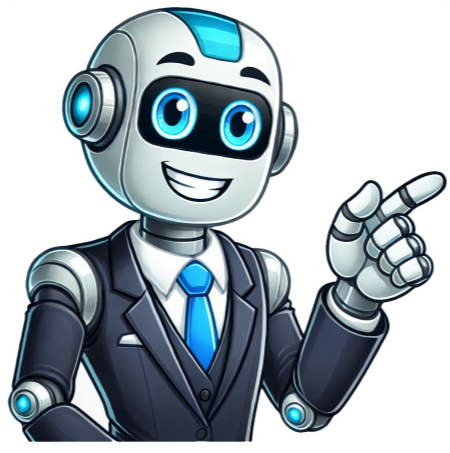


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You're excited about tackling a home remodel project (I know the feeling). But what will it cost? And how can you stay on budget? Surely there's a free Excel or Google Sheets template out there! Spoiler alert: there is. Enter the best home renovation budget template. Whether you want to remodel your kitchen, bring your bathroom into the 21st century, or tear down the walls of your entire home, our home renovation cost estimator/budget sheet will work for you. Actually, we undersold that! Not only is it free, and not only will it work for you, but it'll also help you set your budget, map out your project in detail, and help you track your actual costs as you go. This resource is so good we should probably charge at least a few bucks for it. But for now, it's completely free for you to use, no strings attached. This article will show you: How a home renovation budget template can help you. What makes a good investment. How to download and use our free renovation budget template. Read more: What is a home renovation budget template? renovation budget template is a spreadsheet that helps you plan, track, and manage the costs of a home improvement or remodeling project. Examples of home construction expenses are things like replacing existing hardware, trim, windows, flooring, and even appliances (if you're doing a full kitchen remodel). Your home renovation budget sheet should help you plan out and track: Materials needed. Quantities of materials. Material costs. Labor costs. Other associated expenses (permits, insurance, and the like). When you put together a plan with a home renovation budget spreadsheet, you should have a clear picture of what your total project will cost. Then, as your project gets underway, you should also be able to track your actual expenses and monitor how well you're doing vs. your budget. How to control your home remodel budget? Many people have made a budget for a remodel project. I'd wager that nearly all of them know their budget by the time their project is over. How can you guard your money from the same fate and actually keep your build within (or under) budget? Here are some ideas for you: Get yourself a home remodel budget worksheet and fill it out. (Here's our free download. Now there's absolutely no excuse not to use one.) If you do this, you'll be worlds ahead of most people. Plan for the unexpected. Our home renovation Excel spreadsheet automatically puts a 10% contingency into your budget. There's always something that will hit that you're not expecting to be sure to plan for it. Get multiple quotes for the high-dollar items. You can get three quotes for every task but if something's more than \$1,500, I'd get more than one quote. You'd be surprised how much one quote can differ from another. DIY where possible. Do you really need a company to demo your shower or your tile flooring? Nah. You have a hammer, right? And you're a decent painter, aren't you? A little DIY can save you hundreds of dollars. Look for second-hand deals. Facebook Marketplace is my go-to for this one. Search for tile, vanities, mirrors, hardware doors. Another great place to look is second-hand remodel stores like a Goodwill of remodeling materials. Try to avoid making changes mid-project. This is one of the main reasons people blow their budgets. They have the option to upgrade a countertop, then a closet organizer, and there's a bonus room you could add for just a few thousand bucks. All these tweaks cost money. Stick to your guns and don't waver. Commit a separate savings account for your renovation. Sometimes you don't realize how much you're spending on your renovation until your regular account gets close to zero. This is why making a savings account specifically for your project is a good idea. How I Learned to Budget For Remodels You're reading through this article and it seems like I know what I'm talking about. But do I really? What's my experience with home renovations and budgeting? First off, budgets are kind of my nerdy passion. I graduated with my Bachelors and Masters in Finance, and I've been running Life And My Finances since 2010 until it was acquired by MoneyZine. Budgets are fun, especially when you nail them. (I told you super nerd.) I bought my first house in 2012. It was a foreclosure and needed work. I tore down the dining and entry walls, redid the kitchen flooring, and gave the half-bath a complete remodel. Since then, I've purchased two other foreclosures. Again, both needed work, so I budgeted for the repairs and did a ton of the rehab myself. I stayed on budget for both projects, even with a few surprise expenses that popped up along the way. Finally, I've worked with spreadsheets and Excel since 2008, when I started my career as an analyst. Making cool-looking spreadsheets is yet another nerdy passion of mine. They look awesome, work well, and usually get raving reviews from everyone that uses them. Am I qualified to write this post on home renovation, budgeting, and Excel templates? Yeah, I'd say so. What makes a good investment? Have you ever wondered if your project makes financial sense? It can be tough to know. As for me, I ask myself two questions: How much am I spending vs. the increased value of my home? How much will my family enjoy this renovation? My wife and I were considering a second-story master suite addition over our garage a few years back. The initial cost estimate was \$75,000. We asked our realtor how much she thought it would add to our home value, she said about \$45,000. So it added some value, but less than we'd pay for the project. But like I mentioned above, there's more than just the pure cost to consider. With this master suite, my wife and I would have a place of solitude all to our own. Plus, this would free up our current bedroom, which would become a much-needed at-home office. All-in-all, totally worth the investment. When you're asking yourself if your renovation project is a good investment, be sure to consider the financial implication but don't forget to ask yourself about the years of joy you'll get from that project as well. Why use a renovation budget template? You may be pretty good with numbers and you may have a great mind for project planning and leading. So do you really need a renovation budget tracker? Yes. Everyone does. By using a remodel plan template, you'll have a list of all the micro-projects right in front of you while figuring out your project scope and budget. With a list of items, you'll be much less likely to forget something. And no matter how good you are, I'm sure you forget something occasionally. Thanks to a rehab template, you're essentially putting a project plan together. If there are any deviations to the plan, you can quickly review the spreadsheet and tweak it where needed to get yourself back on budget. Finally, your renovation template isn't just for you. It's for your contractors too. Let them know when your plans and expectations are, and they can help you meet those goals perhaps with suggestions that you never would have thought of yourself. What Should You Do Before You Start Budgeting? Alright. You're ready. You've considered the project, you know you want to move forward, and you understand the need for a renovation budget worksheet. What should be your first steps? What do you do before you start budgeting? One of the first things you should do is get a number in your head for what you want to spend. If you don't do this before the project, you'll almost certainly spend far more than what's needed. What is this project worth to you? Would it be worth spending \$5,000? \$20,000? More? If the quotes come in far higher than that, then it's a clear signal that you should do it and move on with your life. Should you get a home improvement loan? I'm a pretty hardcore anti-debt guy, so I'm doing an improvement project on my house that isn't a need, then I'm going to do it with cash. You might think differently. You might be okay with a loan if the project adds a great amount of value to your home and if you can easily afford the payments. That's fine, but be sure to understand the risks: If you get a second mortgage on your home to do the renovation and can't pay it back, you could lose your home to the bank. If you take out a 401k loan and fail to pay it back, it's considered an early withdrawal, and you'll pay taxes on the withdrawal and a 10% penalty. If you get a personal loan and can't repay it, it'll be sent to collections and ding your credit. If you can't do the renovation without the loan and still keep some money in the bank for an emergency fund, that's preferred. So when it comes to getting a number in your head for your project, I'd suggest you look at your bank account, not the size of your loan or your equity. Once you have a number in your head for the project, it's time to get some quotes on what it's actually going to cost. Contact at least three contractors and get their estimates. Are these numbers fitting into your predetermined total budget? Look into what permits are needed; you've never done a remodel before, you really don't know what permits you need and what they'll cost you. Check online or head into your local city or township office. Let them know what your project scope is, and they'll help you understand what permits are needed and what the costs are for each of them. Establish a timeline: How long would you like this renovation project to last? Based on what you're hearing from your contractors on when they can start and how long it'll take them, start mapping out the project timeline. This will help you get prepared, and it'll also help you better understand what's needed for your budget template (with items like insurance, dumpster rentals, porta-johns, and permits). How Do I Make a Budget For a Home Renovation? Finally, it's time to put your home renovation budget together. To make one, you'll need to list out every detail of your project into rows and then add columns for: Quantity of materials needed. Total actual costs (to see how well you're doing vs. your budget). Sound overwhelming? Don't worry about it. We're supplying all of this to you for free with our home renovation budget template Excel download. How Do You Keep Track of Renovation Costs? To keep track of your renovation costs, you simply add your daily spending into your renovation budget tracker. Every dollar that gets spent needs to be added into your budget spreadsheet and constantly compared to what this budget was for each line item. If you're over in one category, you should be looking for another category where you can save. (Either that or become okay with going over budget.) How Do I Make a Renovation Checklist? So how do you do this? How do you actually know what each line item of your budget should be? Honestly, it's super tough to do this from scratch. Its best to start with a free home improvement budget template (like the one we're providing in this post) and then tweak it to fit your needs. What are some examples of renovation budgets? The most popular home renovation projects are the bathroom remodel, and a kitchen renovation. Interested in seeing our template in action? Check out the budget snapshot of each below: Bathroom remodel budget template Kitchen renovation budget template (with example charts) How to use this free remodel budget worksheet? You like the remodel budget sheet, you want to use it and you'd like to know more about how to navigate it. Its actually pretty easy. Here are the bulleted how-to instructions: Open the worksheet. See the example entries at the bottom of the first section. Notice how you enter the size/quantity, the cost per item, and the labor cost. Only enter numbers into the light-colored (gray/green) cells. Now that you understand, delete the example values in the gray/green cells. Enter your project cost estimates as you receive them. Your total estimates will show up in column G (Total estimate). When you start paying on your project, record those actual expenses in column H (Actual cost). To see charts of your estimates vs. the actual costs, click on the Charts tab. All the visuals will update automatically. This sheet can be used for a full house remodel or a small closet update. Its versatile, yet super simple. Download Your Free Home Renovation Budget Template! The download links have been included throughout this post. But in case you missed them, the below sections will help you download the renovation budget spreadsheet based on your needs (Excel, Google Sheets, or a simple printout). Free home renovation budget Excel download! You have Excel and prefer to use it for your home renovation budget template, this download link is best for you. Just open the file and start using it. Its as simple as that. Free home renovation Google Sheets spreadsheet download! You don't have Excel and would rather download your renovation budget template for Google Sheets, we created a version for that. Just click the download link here, then click Get copy, and the file will download to your Google Drive. Download your free printable home renovation budget template! If you don't want to keep track of your project on your computer and you'd instead like to have a free printable home renovation template, we created a version for that too. Click this link for the printable Excel template download. Click here for the printable Google Sheets template. (When it opens, click Make a copy, and it will save to your Google Drive.) Once you've got them open, click File then Print to print out your sheets and map out your project budget. Other Free Renovation Budget Templates! Don't like our spreadsheet? We have a little hurt but we get that we can't please everyone. Below are the other top free renovation budgets that were discovered. (Honestly, though, they all pale in comparison to what we've put together.) Monday.com Monday.com is a well-known project management software company. If you want to use their software for your project, you'll need to sign up and create a login for their site. But if you just want an Excel spreadsheet download, they do offer that for free. The spreadsheet is a decent resource, but it doesn't provide you with any suggested rows for your renovation. Its a clean slate, and you'll need to fill out everything in Google Docs. Template! This site provides a free Google Sheets template for your renovation project budget. Its fairly basic, but it does provide an initial framework for your project. You can download the Google Docs template here. When you click the Edit template button on the right side of the page, it'll ask you to Get copy to open the Google doc on your drive. Once you do that, you'll have immediate access to their home renovation spreadsheet. Key Takeaways Renovation budgeting is essential to map out your project, estimate costs, and stay within your financial means. Our free home renovation budget template is the best one out there. Its easy to download and start using right away. You can use our free renovation budget tracker with Excel, Google Sheets, or you can download it as a printable. FAQ How do you budget for unknown expenses in a remodel project? Home renovation projects will never go exactly as planned. There will be unexpected twists and turns, and with those come unexpected expenses. A good rule of thumb is to plan a 10% contingency into your project budget. If you think a project will cost \$10,000, then plan an extra \$1,000 for the unknowns. Its similar to how you'd have an emergency fund in your own personal budget worksheet. Something unexpected always hits the budget, so you've got to plan for it. Should you remodel your house if you don't have the cash? If your renovation project is a need, then you may need to take out a loan to complete the project and prevent further damage to your house. If, however, your remodel project is to add a second-story master bedroom suite over the garage and is going to cost you \$200,000, then I would not recommend taking out a loan to do it. Instead, save up the cash and keep your remodel within your means. Is it smart to take out a 401k loan for a home remodel project? Its rarely smart to take out a 401k loan. When you take out a 401k loan, you're forgoing any potential gains in the market during that time. Also, if you leave your job, you're required to pay back your loan in full within 60 days of your leave. If you can't do that, its considered an early withdrawal, so you'll be taxed and penalized. When considering a renovation project, its best to either pay cash or take out a standard installment loan through the bank. Where can I find the best kitchen & bathroom remodel budget template? The best free kitchen and bathroom remodel budget template is the one we offer in this post. Its detailed, its clean, and it even offers helpful charts so you can visually see if you're staying on budget. Is \$50k enough for a remodel? If you're remodeling a small bathroom, \$50,000 is certainly enough for a remodel. If you're renovating a kitchen, you should still be able to do it for under \$50,000. If you're remodeling an entire house, then \$50k won't be enough. If you have \$50,000, you can likely update two or three rooms with a modest styling. How do you estimate a remodeling project? First, you need to define the high-level scope of the project (for example, kitchen remodel). Next, consider the details that need to be updated (flooring, walls, cabinets, tile, appliances, lighting, and the like). Estimate each detailed material cost and labor cost. Then add 10% for unknown expenses. The total result is your remodel project cost estimate. A man reached out to me a few years ago looking for help with his finances. I shot him an email back, asking for all the usual stuff: credit card and bank statements, monthly income, and the \$150 fee I charged (which I felt guilty about until I got his email back). He sent all the info, and my eyes couldn't get past his monthly income. This dude was making this \$600,000 a year! And he was struggling to pay the bills? Sure, he lived in a high-cost-of-living area. But beyond that, he just wasn't paying attention. He fell into the trap that we all do. We make money, we spend it, and we put that process on repeat the next month. Most of us don't stop to make a plan for our money. Well, this is your chance. Stop. Take a moment, make a budget, and create wealth. You won't regret it. Or, you can get the one we created (below) Simple but powerful monthly budget template Simple, quick, and easy monthly budget template for Google Sheets and Excel. With this template, you'll get pre-set expense categories, simplified dashboards, and day-by-day monthly tracker. Automated charts for comparison. Day-by-day views for budgets and actual spend. Similar articles on budgeting: Monthly Budget Template What We're Offering in This Post. Most people save nothing (like my client in need). They spend everything they have every month and put no money away for the future. Others save as much as they can, amass millions of dollars, and then die. Which of these people need to get on a budget? Both. While we're alive, we shouldn't only spend and we shouldn't only save. We should do both every month. We should enjoy our money now, and we should earmark some for the future to enjoy then, too. So how do you do this? Enter the monthly budget template. Monthly Budget Template For Excel and Google Sheets A monthly budget template is basically a budget tracker. Its meant to plan your income and expenses, and then show what actually happened. With this DIY budget planner of sorts, you can see if you're on track with your spending goals each month. And you don't need to involve anyone else in the process if you don't want to. Here's a sneak peek at our monthly budget template available in Excel and Google Sheets. Katlin recently purchased this budget sheet and rated it 5 stars out of 5: "Awesome! So excited! Thank you!" Cant wait to check it out and use it for yourself! Make a small investment and download the full version from our shop. (To use the file in Google Sheets, download the Excel budget planner from Etsy and save it to your computer. Then hop into Google Sheets and upload the file.) This monthly budget sheet includes: An estimate of what your budget should look like. A space for you to enter your budget by category. A column for you to enter your actual monthly spend. And, of course, there are budget charts so you can quickly analyze how you're doing. There is also a calendar view if you want to budget and track your spending each day. Free Monthly Budget Template Not looking to spend money right now? We also offer a free monthly expenses template. Its a printable monthly budget template, so you can easily write in your budget and track your actual spending (vs how much you should really spend). Its more tedious to fill out and calculate vs. the full monthly budget tracker version since you'll be using pen and paper. And you won't get all the nifty tools and graphs of your progress. But if this is your style for budget tracking, go for it! Here's a sneak peek of the printable monthly budget sheet. Here's the free budget spreadsheet download. I'd love to start here. Why Use Our Monthly Budget Sheet? We offer a monthly household budget template. Why should you use it? How will it actually help you? Read on, my friend. It gets your mind thinking long-term without a budget, youre sitting shotgun, leaving it up to everyone else to direct your financial life. Start budgeting, and youre in the drivers seat. Youre thinking about your budget, which means youre ready to plan your future. If you're already strapping on your driving gloves, you may also want to check out our free investment calculator and our free retirement calculator. See what a monthly budget should look like! This personal monthly budget template has a cool feature that no one else has. When you enter your monthly income at the top of the sheet, you'll immediately see an ideal budget populate on the left side of the template. It shows you: How much your house payment should be. How much you should save and give. What you should spend on your car each month. How much you should spend on food. And more. With these auto-populated fields, you might immediately see trouble spots in your spending. And this ideal budget should also help you create your monthly budget. React to your budget a few years back. I paid off \$21,000 of debt in just six months. There were two main reasons I accomplished such a feat: Writing out my budget. Using the debt snowball method. Heres the play-by-play of what happened when I wrote out my budget: looked at my bank and credit card statements to see what I was spending each month. I put all those expenses into a simple monthly budget template. Within seconds, I found expenses that were just too much for what they were. It made no sense. I immediately called my cell phone provider, insurance agent, and cable company. I told them I was looking at my budget, and the rates they were charging me were too high. I needed them lowered, or I was going to look elsewhere. Most lowered their rates. If they didnt, I found cheaper rates with other providers. In the end, I cut my budget to just \$460 a month (excluding property taxes and insurance, which I paid once a year). Making a budget flips the script. It makes you the master of your money instead of a slave to it. Its your choice. Youll finally see what you actually do with money. Youve got a bow and arrow. You shoot it aimlessly into the woods. Dang, that was a nice shot, you say as you pat yourself on the back. But how do you know you're aiming at nothing? This is how it works when you budget. This is how it works when you budget. Youve got a bow and arrow. You shoot it aimlessly into the woods. Dang, that was a nice shot, you say as you pat yourself on the back. 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