

THE FREELANCER KIT

Freelance Finance Tracker — Guide

Track a full year of freelance income and expenses in Excel — totals, categories and tax set-aside, all calculated for you.

LITE FREE · PRO FULL YEAR

2026 Edition · For the buyer's personal use

****Freelance Finance Tracker — the guide.**** Two Excel workbooks that track your freelance money for you: type each payment and expense once, and every total calculates itself. No accounts to create, no subscription, no formulas to write. This short guide explains both workbooks and the five-minute monthly habit that keeps your finances clear all year.

What you get

When to open this: before you touch the workbooks, so you know which one is yours.

File	What it is
Freelance-Finance-Tracker-LITE.xlsx	FREE — one month sheet with automatic totals and category totals
Freelance-Finance-Tracker.xlsx	PRO — the full year: 12 month sheets, Annual Summary, Tax Set-Aside calculator
This guide (PDF)	How to use both, step by step

Both workbooks open in Microsoft Excel, LibreOffice Calc and Google Sheets (upload the file, and Sheets converts it — the formulas keep working).

The five-minute monthly habit

The whole system, on one page.

Freelancers rarely go broke on one big bill. They go broke on fifty small ones they never wrote down.

1. Every time money comes in or goes out, add one row: date, a few words, Income or Expense, a category, the amount.
2. That is all. The sheet adds everything up as you type.
3. On the last day of the month, look at three numbers: total income, total expenses, and the net.
4. Pro owners: glance at the Annual Summary and the Tax Set-Aside sheet, and move the set-aside money aside.

Five minutes a month. At year end you know exactly what you earned, what you spent, and where it went — the three answers every freelancer needs for prices, budgets and tax time.

The Lite workbook (free)

One month, fully working. It never expires and the totals are real.

- Open the **Month Tracker** sheet.
- Delete the three EXAMPLE rows (they show the format) and type your own month.
- Month totals sit under the entries; income and expenses by category sit on the right.
- When the month ends, save a copy with the month's name and start a fresh copy — or upgrade to Pro and let one workbook hold the whole year.

The Pro workbook (full year)

Twelve months, the annual picture, and the tax habit — in one file.

- **Start Here** — the two-minute tour inside the workbook itself.
- **Jan – Dec sheets** — identical to the Lite sheet, one per month, each with its own totals and category totals.
- **Annual Summary** — every month side by side: income, expenses, net, a year total, and the whole year's income and expenses broken down by category. It fills itself from the month sheets; you never type in it.
- **Tax Set-Aside** — type your own percentage once (the yellow cell) and the sheet shows what to keep aside for the year, plus the amount for each month, so a tax bill never arrives as a surprise.

Categories — keep them boring

Consistency beats cleverness. Use the same words every month.

Income categories: **Client Payments** (work you invoiced), **Product Sales** (templates, tools, digital products), **Other Income** (everything else).

Expense categories: **Software & Tools**, **Equipment**, **Marketing**, **Transport**, **Food & Drink**, **Other Expenses**.

If an expense could fit two categories, pick the one you picked last time. The annual category totals on the Pro summary are only useful if the names stay steady.

Reading your numbers

What the three month-end numbers are telling you.

- **Net is negative two months in a row?** Your prices or your spending need attention this month, not next year.
- **One expense category keeps growing?** That is the first place to cut — the category totals show you exactly which one.
- **Income jumps around?** Normal for freelancers. The Annual Summary smooths it into a monthly average you can actually plan with.
- **Tax set-aside feels painful?** That pain is the point — small amounts every month instead of one large shock.

More from The Freelancer Kit

Done-for-you templates and tools — made to be faster than doing it yourself and more reliable than starting from a blank page:

- Freelancer Proposal Template Pack
- Freelancer Contract Template Pack
- Freelancer Invoice Template Pack
- Resume & CV Template Pack
- Cover Letter Template Pack
- Business Email Templates Pack
- Client Onboarding Pack
- Bulk File Renamer Pro (Python tool)
- Watermark Stamp (Python tool)
- Quick Reply Snippets (Chrome extension)

Find them all at The Freelancer Kit store. Thank you for your purchase — every pack you own is yours to reuse forever.