Monthly view 月度视图

Choose a month (1–12) in the yellow cell. 在黄色格选择月份（1–12）。

Month 月份 (1–12)	**3**	**March 三月**

Income 收入	**$8,873.00**
Expenses 支出	**$7,752.00**
Saved 储蓄	**$900.00**
Left over 结余	**$221.00**
Savings rate 储蓄率	**10%**
Goal 目标	**20%**

Category 分类	Type 类型	Budget 预算	Actual 实际	Remaining 剩余	% used 已用
Salary 工资	Income 收入	$8,600.00	$8,600.00	$0.00	100%
Side income 副业收入	Income 收入	$400.00	$273.00	$127.00	68%
Bonus 奖金	Income 收入	$0.00	$0.00	$0.00	
Scholarship / stipend 奖学金/津贴	Income 收入	$0.00	$0.00	$0.00	
Interest & dividends 利息/分红	Income 收入	$0.00	$0.00	$0.00	
Gifts received 收到的礼金/红包	Income 收入	$0.00	$0.00	$0.00	
Other income 其他收入	Income 收入	$0.00	$0.00	$0.00	
Rent / mortgage 房租/房贷	Expense 支出	$2,300.00	$2,300.00	$0.00	100%
Utilities 水电燃气	Expense 支出	$180.00	$165.00	$15.00	92%
Internet & phone 网络/话费	Expense 支出	$110.00	$105.00	$5.00	95%
Groceries 买菜/超市	Expense 支出	$750.00	$675.00	$75.00	90%
Dining out 外出就餐	Expense 支出	$300.00	$183.00	$117.00	61%
Bubble tea & coffee 奶茶/咖啡	Expense 支出	$60.00	$60.00	$0.00	100%
Car payment & insurance 车贷/车险	Expense 支出	$520.00	$520.00	$0.00	100%
Gas & transit 油费/公交	Expense 支出	$180.00	$126.00	$54.00	70%
Rideshare 打车	Expense 支出	$0.00	$0.00	$0.00	
Health insurance 医疗保险	Expense 支出	$250.00	$250.00	$0.00	100%
Medical & dental 看病/牙科	Expense 支出	$0.00	$0.00	$0.00	
Childcare 托儿/保姆	Expense 支出	$900.00	$900.00	$0.00	100%
Chinese school & tutoring 中文学校/补习	Expense 支出	$160.00	$160.00	$0.00	100%
Kids activities 兴趣班	Expense 支出	$0.00	$0.00	$0.00	
Money sent home 汇款回国	Expense 支出	$500.00	$1,300.00	**-$800.00**	260%

Flights home 回国机票	Expense 支出	$250.00	$0.00	$250.00	0%
Gifts & red envelopes 礼物/红包	Expense 支出	$100.00	$0.00	$100.00	0%
Visa & immigration fees 签证/移民费用	Expense 支出	$0.00	$520.00	**-$520.00**	
Shopping 购物	Expense 支出	$200.00	$146.00	$54.00	73%
Subscriptions 订阅会员	Expense 支出	$45.00	$42.00	$3.00	93%
Personal care 个人护理	Expense 支出	$0.00	$0.00	$0.00	
Entertainment 娱乐	Expense 支出	$0.00	$0.00	$0.00	
Credit card payment 信用卡还款	Expense 支出	$300.00	$300.00	$0.00	100%
Student loan 学生贷款	Expense 支出	$0.00	$0.00	$0.00	
Taxes 税	Expense 支出	$0.00	$0.00	$0.00	
Miscellaneous 其他杂项	Expense 支出	$0.00	$0.00	$0.00	
Emergency fund 应急金	Savings 储蓄	$400.00	$400.00	$0.00	100%
Retirement 401k/IRA 退休储蓄	Savings 储蓄	$500.00	$500.00	$0.00	100%
Investing 投资	Savings 储蓄	$0.00	$0.00	$0.00	
Goal savings 目标储蓄	Savings 储蓄	$0.00	$0.00	$0.00	

Remittance log 汇款记录

Compare what actually arrived after fees. 比较扣除手续费后实际到账。Mid-market rate is optional (e.g. from Google/XE that day). 中间价可选填。

Providers 渠道	Transfers 次数	USD sent 汇出	Fees 手续费	Avg effective rate 平均实际汇率	Total cost 总成本
Wise	1	$1,000.00	$6.20	7.0244	$13.50
Remitly	1	$500.00	$3.99	6.9644	$8.23
Bank wire 银行	1	$800.00	$35.00	6.4910	$71.62
Western Unior	0	$0.00	$0.00		$0.00
Other 其他	0	$0.00	$0.00		$0.00
All 合计	**3**	**$2,300.00**	**$45.19**	**6.8216**	**$93.35**

Date 日期	Provider 渠道	Recipient 收款人	Purpose 用途	USD sent 汇出 (USD)	Fee 手续费 (USD)	Mid-market rate 中间价 (opt.)	CNY received 到账(¥)	Effective rate 实际汇率	Hidden cost 隐性成本(USD)	Total cost 总成本(USD)
2027-01-20	Wise	Mom 妈妈	Living costs 生活费	$1,000.00	$6.20	7.1200	¥7,068.00	7.0244	$7.30	$13.50
2027-03-12	Remitly	Dad 爸爸	Medical 看病	$500.00	$3.99	7.0800	¥3,510.00	6.9644	$4.24	$8.23
2027-03-25	Bank wire 银行电汇	Mom 妈妈	Gift 礼物	$800.00	$35.00	7.1000	¥5,420.00	6.4910	$36.62	$71.62

Hidden cost = USD sent − (CNY received ÷ mid-market rate). Total cost = fee + hidden cost. Tip: also log the transfer in Transactions under “Money sent home 汇款回国”. 隐性成本 = 汇出金额 − 到账人民币 ÷ 中

Dashboard 年度总览

Year 年份: 2027

Month 月份	Income 收入	Expenses 支出	Saved 储蓄	Net 结余	Savings rate 储蓄率	Cash balance 现金余额	Expenses ≈ CNY
Jan 1月	$8,879.00	$8,508.00	$900.00	-$529.00	10%	$5,971.00	¥60,407
Feb 2月	$9,367.00	$6,713.00	$900.00	$1,754.00	10%	$7,725.00	¥47,662
Mar 3月	$8,873.00	$7,752.00	$900.00	$221.00	10%	$7,946.00	¥55,039
Apr 4月	$0.00	$0.00	$0.00	$0.00		$7,946.00	¥0
May 5月	$0.00	$0.00	$0.00	$0.00		$7,946.00	¥0
Jun 6月	$0.00	$0.00	$0.00	$0.00		$7,946.00	¥0
Jul 7月	$0.00	$0.00	$0.00	$0.00		$7,946.00	¥0
Aug 8月	$0.00	$0.00	$0.00	$0.00		$7,946.00	¥0
Sep 9月	$0.00	$0.00	$0.00	$0.00		$7,946.00	¥0
Oct 10月	$0.00	$0.00	$0.00	$0.00		$7,946.00	¥0
Nov 11月	$0.00	$0.00	$0.00	$0.00		$7,946.00	¥0
Dec 12月	$0.00	$0.00	$0.00	$0.00		$7,946.00	¥0
Total 合计	**$27,119.00**	**$22,973.00**	**$2,700.00**	**$1,446.00**	**10%**	**$7,946.00**	**¥163,108**

Expense group 支出组	Year total 全年	Share 占比
Housing 住房	$7,780.00	34%
Food 饮食	$2,738.00	12%
Transport 交通	$1,983.00	9%
Health 健康	$750.00	3%
Family 家庭	$3,180.00	14%
Cross-border 跨境	$4,900.00	21%
Personal 个人	$742.00	3%
Debt 债务	$900.00	4%
Other 其他	$0.00	0%

PREVIEW / 预览 • end of preview 预览结束

2027 Bilingual Budget Spreadsheet 中英双语预算表

This preview is from the filled SAMPLE file, not the blank spreadsheet.

预览来自已填写的 SAMPLE 示例文件，不是空白表。

SAMPLE uses a fictional household (Lin Family 林家) and a typed USD→CNY rate of 7.1.

The full download also includes the blank .xlsx and a 5-page bilingual Quick-Start PDF.

The file does not fetch live exchange rates.

Full product page 完整产品页

https://qazmaster10.gumroad.com/l/zungsl

This is a free look-inside preview only. Sample names and figures are fictional. Not legal, immigration, or tax advice.

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