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Monthly Household Income/Expense Sheet

Income			
	Budget	Actual	Difference
Salary #1			
Salary #2			
Rental Income			
Other			
Total			
Expenses			
	Budget	Actual	Difference
Fixed Expenses			
Rent/Mortgage/Insurance			
Car/Heath/Home Insurance			
Loan Payments			
Variable Expenses			
Electricity/Gas			
Telephone #1			
Telephone #2			
Disposal			
Cable			
Gifts Given			
Beauty/Hair			
Household Repairs			
Health Expenses			
Savings			
Subscriptions			
Travel/Vacation			
Spending Cash/Allowance			
Groceries			
Clothing			
Childcare			
Dining			
Entertainment			
Other			

Free excel rental property expense spreadsheet. How do you record rental income and expenses. Can i deduct expenses on rental property. How do i keep track of rental income and expenses.

Between maintaining your properties, communicating with tenants, and bookkeeping, there's no question that being a landlord keeps you busy. With so many competing priorities, it's always a relief to find tools that can save you time, effort, and money. Key Points 1 Income and expenses are an essential part of effectively managing your rental. 2 Personalize your expenses with this worksheet. 3 Totals are automatically calculated as you enter data. 4 This sheet will also track late fees and any maintenance costs. To help you stay on top of your bookkeeping and generate the most value from your investment, we've created a free Google Sheet / Excel worksheet that you can use to track monthly rental income, expenses, fees, insurance policies, and more. You can view, make a copy, download, and then use the worksheet here. Download the Rental Income and Expense Worksheet Here Convenient and easy to use, this worksheet is designed for property owners with one to five properties. It features sections for each category of income and spending that are associated with rental property finances. You'll start by entering the stats on your properties, and then enter the appropriate dollar amounts into each itemized category. For example, under "rental income", you'll find areas for rent plus late fees. There's also a section for security deposits, so you can easily keep track what needs to be returned when your tenants move out. Plus, most of the major expenses, such as maintenance and utilities, are already listed for you. Once entered, the worksheet will calculate the totals for you, so you can see your gross income, net income, and total yearly expenses refresh every time you make a change. The best part? It's all customizable—create and delete categories and otherwise adjust as needed to fit your unique situation. You can use it to create a single hub for your rental finances, or you can use it as a baseline to create your own. To download the free rental income and expense worksheet template, click below to view the google sheet. Download the Rental Income and Expense Worksheet Here Note: You can also download the sheet as an excel file to use on your home machine offline. Or you can click here to make a google sheets copy. To use our free spreadsheet enter your name and email address in the form below and you'll be taken to a download link. We'll also send you the download link via email. Log In Buy Now & Save 60% Log In Buy Now & Save 60% This site uses cookies. By continuing to browse the site you are agreeing to our use of cookies. To find out more about cookies on this website and how to delete cookies, see our privacy notice. Analytics Tools which collect anonymous data to enable us to see how visitors use our site and how it performs. We use this to improve our products, services and user experience. Marketing A bit of data which remembers the affiliate who forwarded a user to our site and recognises orders from those who become customers through that affiliate. Essential Tools that enable essential services and functionality, including identity verification, service continuity and site security. Also get a free tax-deductible expenses checklist when you download a spreadsheet! 2022/23 version Want a fast and effective way to manage your property income and expenses? If yes, then get this free spreadsheet that automatically calculates your profitability and cashflow. Download the Spreadsheet 2022/23 version Some people prefer to work with darker apps and themes. These can also be useful if you are dyslexic. If you'd prefer to use a darker version of the spreadsheet you can download it here. Download the Dark Spreadsheet How to use the Landlord Income and Expense Spreadsheet The income and expense spreadsheet has been built with ease of use in mind. Simply download and open your spreadsheet and you should be able to use it straight away. The first tab of the spreadsheet contains instructions on how to access the income and expense sections of the tracker and a guide to the different sections of the spreadsheet. The instructions in the income and expense spreadsheet The second tab contains the tracker. Here you can enter the details of your income and expenditure. To make sure essential formulas don't get deleted or overwritten by accident all the cells have been locked (apart from the ones you should enter details into). The income and expense tracker Allowable expenses in the spreadsheet This spreadsheet is the prefect way for landlords to prepare for their tax returns. The rows on the left-hand side of the spreadsheet act as a great guide to allowable expenses. These allowable expenses can be deducted from your overall tax liability if these items have been used for business purposes. The sections covered under expenses include finance charges, rents, rates and ground rents, insurances, maintenance and repair costs, fixtures and fittings and furniture costs, wages and service costs, travel costs and a whole host of miscellaneous costs, including space to record any we haven't suggested. Using the income and expense spreadsheet is easy. The spreadsheet has been created in Excel and saved in .xls format so it is compatible with many older versions of windows. This format means the spreadsheet is also easy to open in Numbers for Mac, Google Sheets, Open Office and many other spreadsheet providers. Very few people have problems opening the spreadsheet, but if you do, please contact us and we will do whatever we can to help you. The aim of this income and expense spreadsheet is to give landlords a simple way to track income and expenditure and to help them prepare for their tax returns. Because this is a simple spreadsheet some of the more complicated tax rules around mortgage interest relief aren't accounted for. As this spreadsheet is for the 2020 tax year onwards we have not included mortgage interest relief in any of the spreadsheet's calculations. 20% tax credit in the income and expense spreadsheet From 2017 you have been able to claim a 20% tax credit on mortgage relief, this only applies in the simplest of cases, it is down to you to check you are eligible for this relief before applying it when you submit your tax return. You can learn more about section 24 in this guide: Tips for Designing Your Own Landlord Spreadsheet Each landlord is different. While this simple spreadsheet helps most landlords when it comes to tax preparation, your needs might be slightly different and in that case, you'll want to design your own spreadsheet. If you are creating your own landlord spreadsheet take a look at this article: The Limitations of the Landlord Income and Expense Spreadsheet This income and expense spreadsheet is a great and simple tool to help landlords prepare for their tax return. For those who have one to three properties this spreadsheet should help you in a straightforward way. If you have a large portfolio you may find it difficult to do all the admin needed to aggregate your costs into this spreadsheet. There are also more complicated tax considerations as your portfolio grows. If you've purchased or sold properties in the last tax year, you'll find it difficult to account for this in the spreadsheet. For a more comprehensive way of managing your income and expenditure and preparing your tax return try Landlord Vision. The software can handle an unlimited number of properties and tenancies and, will help you fill in your tax return in less than 5 minutes. Find out how landlord Vision can help make managing every aspect of your portfolio easy. Generating recurring rental income, profiting from property appreciation over the long term, and receiving tax benefits are 3 of the many reasons for investing in rental property. A good landlord rental property Excel spreadsheet is a valuable tool for analyzing potential acquisitions, keeping track of tenant rent payments, and monitoring rental property financial performance. We'll explain why landlords use rental property spreadsheets, then discuss creating a rental property spreadsheet and an easy and free way to keep track of all aspects of a rental property automatically. Key takeaways Many landlords create rental property spreadsheets in Excel to analyze potential investments, compare ownership costs, and monitor rental property financial performance. Creating a rental property spreadsheet requires time and knowledge of how Excel works, but there are good options for downloading a free Excel spreadsheet. Free online rental property software that automatically tracks income and expenses is a good alternative to manually entering data on a spreadsheet. Benefits of using a spreadsheet for rental property Let's begin by looking at some of the reasons why landlords use spreadsheets for rental property. Track potential investments Remote real estate investors can pick and choose rental property to purchase in some of the top real estate markets in the country. A spreadsheet can track potential acquisitions and locations. Compare potential investments Each piece of real estate is different—even homes located within the same neighborhood. Logging data such as list price, price per square foot, neighborhood rating, and property taxes help you make an apples-to-apples comparison before writing up an offer. Analyze ownership costs A rental property requires ongoing maintenance to keep the home safe and habitable for tenants. When analyzing the costs of owning a rental, some factors to consider include the cost of repairs required at closing (if any); future capital expenses, such as replacing the heating, ventilation, and air conditioning (HVAC); and landlord insurance rates, which may vary among similar properties. Consolidate information A tenant rent roll in a single spreadsheet can consolidate information for each tenant and property, including tenant information like contact details, lease beginning and ending dates, monthly rent amount, and security deposit. Track maintenance expenses Stay on top of routine repairs and maintenance, such as the type of work done (unclogging a toilet, servicing an HVAC, etc.), the date the work was completed, and the name of the handyman or contractor who did the job. Generate income and expense data Collect data needed to generate a profit and loss (P&L) statement, including monthly rental income collected, tenant application and late fees, property management and leasing fees, operating expenses, and mortgage interest deductions. How to create a rental property spreadsheet A rental property spreadsheet is a comprehensive report that monitors the financial performance of a rental property. There are 6 steps for creating a landlord rental property spreadsheet: 1. Rental property information This section of the spreadsheet contains information about the rental property: Real estate market in which the property is located Name of property (often used with multifamily buildings) Type of property (single-family rental (SFR), multifamily, short-term rental, etc.) Property address Property tax parcel number Building size and lot size (square feet) Number of bedrooms and bathrooms Other notes (including garage or carport, outdoor deck, tool shed, etc.) 2. Mortgage data Entering mortgage data helps you monitor owner's equity and decide when and if to refinance and pull cash out to use as the down payment for an additional real estate investment. Lender name and contact info Mortgage account number Type of loan (conventional, Federal Housing Administration or Veterans Affairs, private lender, etc.) Loan amount Down payment Interest rate Interest rate type (fixed or adjustable) Loan term Amortization period (normally the same as the loan term for residential mortgages) Outstanding loan balance (used to determine owner's equity by subtracting from the current market value of the property) Other notes (such as prepayment penalty and whether the loan can be assumed by a buyer) 3. Acquisition cost Data in this section is used to calculate financial metrics, such as cash-on-cash return, cap rate, and depreciation expense: Total home purchase price Purchase price per unit (for multifamily buildings) Value of lot or land included in the purchase price Down payment amount (if the property was financed) Closing costs that are tax deductible up front (including prepaid mortgage interest and mortgage points) Closing costs that are added to cost basis (such as legal and recording fees and owner's title insurance) Renovations, repairs, and capital improvements made at the time of purchase Total initial investment Total cost basis (used to calculate depreciation) 4. Income A rental property spreadsheet can be designed to track rental income on a monthly and annual basis. Income data in this section of the spreadsheet is used to calculate return on investment (ROI) metrics, including net operating income (NOI) and cash-on-cash return. Potential rental income (assumes property is rented 100% of the time) Vacancy factor percentage (to allow for periods when the home is vacant due to tenant turnover) Vacancy loss (determined by multiplying potential rental income by vacancy factor) Gross rental income (subtract lost rental income due to vacancy from potential rental income) Additional rental income (from sources such as pets, roommates, or appliance rent) One-time income (such as tenant application fees) Gross operating income (gross rental income plus additional income sources) Multifamily landlords may include data for each unit, including potential rental income and average rent per unit. 5. Expenses Operating expense items may differ from one rental property type to another. For example, tenants in SFRs generally pay their own utilities, while multifamily buildings sometimes have a master meter for water and sewer that is shared for the entire building. Some common rental property operating expenses include: Advertising and marketing Leasing fees Property management fees Routine repairs and maintenance Supplies Pest control Landscaping Landlord insurance Homeowner association (HOA) fees Property taxes Professional service fees (such as for an attorney or certified public accountant) Mortgage interest Contributions to a capital expense (CapEx) account 6. Financial return metrics Data entered on a rental property spreadsheet ties into calculations used to monitor the financial performance of a rental property. Common financial return metrics include: Cash flow calculated by subtracting operating expenses and mortgage payments (if applicable) from the total amount of rental income collected Cash-on-cash return as the percentage return of annual pretax cash flow compared to the amount of cash invested NOI determined by subtracting operating expenses (excluding mortgage payments and CapEx contributions) from the total rental income collected Cap rate as a percentage return calculated by dividing NOI by property purchase price or value Where to find an Excel spreadsheet for your rental properties Creating a landlord rental property Excel spreadsheet can be time-consuming and complicated, even for people who have a good grasp of how to set up a worksheet. Fortunately, there are several online sources for downloading various rental property spreadsheets for free: Rental property analysis Roofstock Academy, a premier online resource for learning the fundamentals of real estate investing, has a free Excel spreadsheet for program attendees analyzing rental property; Rent roll This article on Stessa contains a free rent roll template. Income and expenses worksheet This resource page on Stessa contains links to various income and expense worksheets around the internet. Alternatives to using an Excel spreadsheet for rental property A rental property spreadsheet is a must-have tool for landlords to keep track of financial performance. However, one of the biggest drawbacks is that data must be manually entered. Stessa makes rental property finances simple by providing free software to automate income and expense tracking, create tenant rent rolls and real estate balance sheets, and quickly and easily generate critical financial reports, such as income and cash flow statements and CapEx reports. Investors can track an unlimited number of portfolios and individual SFRs, residential multifamily buildings, and short-term vacation rentals. After signing up for a free account, simply enter some basic information for each rental property and tenant, link bank and mortgage accounts, and monitor financial performance online via the comprehensive owner's dashboard. Final thoughts Staying laser-focused on the numbers is key to successfully owning and operating rental property. A landlord rental property spreadsheet is a good tool to use to monitor performance. Investors looking for an automated alternative to manually entering data on a spreadsheet can sign up for a free account with Stessa.

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