

Dynamic Daily Allowance Monzo Widget

How-To Create Your Own Monzo Allowance Budget

This guide will walk you through the process of setting up a homescreen widget that displays, in real-time, your daily allowance for the day. Leveraging the Monzo and IFTTT connection, we will log card purchases into a Google Sheet so it can be used alongside budget calculations. To get started make sure that:

- You have a Monzo account
- You have an IFTTT account, linked to Monzo
- You have a Google account (to create the spreadsheet)

To make things more interesting, and also, I believe, more fit for real life cases, we will assume that we get access to 20% of our allocated budget on Monday, Tuesday, Thursday and Friday. The other 80% will be allocated on Wednesday, Saturday and Sunday.

Step 1

Log your card purchases onto a Google Sheet and spend some money!

<https://ifttt.com/applets/xfRVshTw-log-my-card-purchases-to-a-spreadsheet>



You'll have to use your Monzo card for some data to become available in the spreadsheet before we can start using it - this is definitely one of the most fun steps in this guide!

Step 2

Create your master Google Sheet which will hold your budget and calculations by making a copy of the template provided below. Feel free to start from scratch if you have a method that you would like to follow. But, if you're just getting started, I would recommend that you use the following template:

<https://docs.google.com/spreadsheets/d/1i7bHNE4pJKfPIJQTzuljXBmAzNMvcwyJs2vnCtxrBG/edit?usp=sharing>

Make sure to amend cell B3 and B4 with your own values.

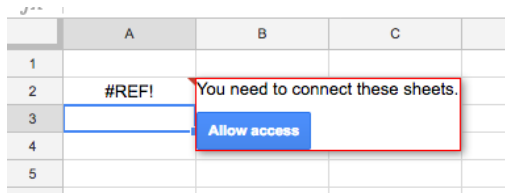
Step 3

Link your Monzo purchase sheet with your main budget sheet.

- First, open your Monzo purchase sheet and copy its ID (the alphanumeric section between “/d/” and “/edit”) from the URL:

 https://docs.google.com/spreadsheets/d/1olw_3UtBhH0so7-HbYnvpwF-t50PCszSUW76ZLMSFQ/edit#gid=0

- In the second tab (Sheet2) of your budget spreadsheet (copy of the template provided in Step 2) enter the following formula in the A2 cell:
`=IMPORTRANGE(“your_id_goes_here”, “Sheet1!A:F”)`
- You should see a “#REF!” error. Hover over it and click “Allow Access”:



- After a few seconds, your Monzo purchases should appear! Add headings (Date, Merchant, Address, Category, Amount £, Amount Local). Note that you should NOT edit the actual values here, if you need to change something, such as the category, do so in the original sheet as it will be automatically be carried over here!

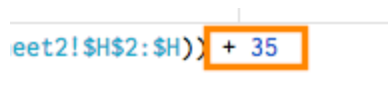
Step 4

Now that we have all the data we need (income, bills, available and real-time purchases), we need to put together some logic to distribute the data across each day for the month. Of course, this guide assumes that you are managing your budget on a monthly basis. But, it can easily be amended to fit a different cadence.

- The table from D3 to H34 contains the formulas to calculate your budget dynamically, integrate your Monzo spendings and generate your live daily allowance.
- Cell B7 contains a query which will return your most up-to-date allowance for the day.

Step 5

If you are starting this project halfway through the month, chances are that your previous purchases for the month have not been included. So, add them all up (it's easier than doing individual purchases, but you're welcome to do so if you prefer) and modify the query in column G for today's row (e.g. G10 if it's the 7th of the month) in order to add the sum of your spendings:

 `=SUM(Sheet2!$H$2:$H) + 35`

Step 6

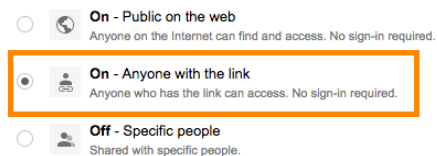
Create a new spreadsheet and import cell B7 from your budget sheet.

- Once you have the new sheet, in cell A1, insert:
`=IMPORTRANGE("your_budget_sheet_id_here",B7)`

You should see your daily allowance in the first cell of the sheet. Now make it public (read-only) and take a note of its URL.

- Click the blue "SHARE" button in the right hand side
- Change the setting to "On - Anyone with the link" and make sure that the access is set to "Can view":

Link sharing



Access: Anyone (no sign-in required)

Can view

Note: Items with any link sharing option can still be published to the web. [Learn more](#)

Step 7

Install Meta Widget on your phone

(https://play.google.com/store/apps/details?id=fahrbot.apps.metawidget&hl=en_GB) and set it as a widget. On my Pixel 2, I have to long press the home screen for the setting to add new widget to appear.

- Add the widget on the screen
- On the setup screen, insert the link from the last spreadsheet (the one with only one cell)
- Select the cell and choose the theme options (alignment, colour, etc.)
- And... you're done!

Step 8

Try and follow your budget daily!

