

INSTRUCTIONS

Let's Get Started:

Before getting started, please save this file to your computer under a different file name by clicking "File," "Save As" from your Standard Toolbar Menu, and entering a file name such as "MyName-Spending-Year.XLS." You may also want to print out these instructions so you can read them more easily as you work on the forms.

These worksheets have been created to automatically calculate totals. Therefore, many of the fields are "protected" from data entry, which means that you cannot change them. Please input your data only in the yellow shaded areas provided in each worksheet.

If for some reason you need to alter these spreadsheets, you may "unprotect" them to make adjustments by first saving your latest version of the file and then clicking on "Tools," "Protection" from the Standard Toolbar Menu, and "unprotect." No password is needed.

Recording Your Actual Spending

The Spending Ledger worksheet is provided for you to record your daily and monthly spending for each individual month. This tab is colored in dark blue and labeled as "Spending Ledger," (note: If you are using a Macintosh system, the colors of the tabs may not be visible.)

Now, let's walk through one month of the Spending Ledger. Notice that you can enter the month and year you are recording. Across the top of the worksheet, you will see the fields to record your planned income and spending by category. On the left side of the worksheet are the days of the month so you can record your daily income/spending for your specific category accounts. Please enter data only in the yellow shaded areas.

The gray areas toward the bottom automatically calculate your monthly totals by spending category. "This Month Actual" totals your daily entries for this worksheet. The "This Month vs. Plan" totals compare your actual spending to your planned spending.

On the far right side of the worksheet, the first gray column calculates your total expenses by day and by month. There is one additional column that calculates your monthly "Surplus/Deficit" amounts by looking at your income vs. total expenses on an on-going cumulative basis.

You may copy this worksheet to create an additional worksheet for each month.

Transaction Register: (Light Blue tab) Use this worksheet to track your spending transactions / check registers. You may copy this register to create a worksheet for each spending category. You may also copy lines in the register to increase the amount you need for your monthly register.

Monthly Expenses

Month	Year 2009												TOTAL EXPENSES	This Month SURPLUS / DEFICIT
Category	INCOME	TITHE/ GIVING	TAXES	Savings	Investments	Credit Card & Other Debt	Housing	Transportation	Insurance	Household / Personal	Medical / Family / Prof	Entertainment/ Recreation		
PLANNED AMOUNT														
Date														
1													\$	- \$ -
2													\$	- \$ -
3													\$	- \$ -
4													\$	- \$ -
5													\$	- \$ -
6													\$	- \$ -
7													\$	- \$ -
8													\$	- \$ -
9													\$	- \$ -
10													\$	- \$ -
11													\$	- \$ -
12													\$	- \$ -
13													\$	- \$ -
14													\$	- \$ -
15													\$	- \$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16													\$	- \$ -
17													\$	- \$ -
18													\$	- \$ -
19													\$	- \$ -
20													\$	- \$ -
21													\$	- \$ -
22													\$	- \$ -
23													\$	- \$ -
24													\$	- \$ -
25													\$	- \$ -
26													\$	- \$ -
27													\$	- \$ -
28													\$	- \$ -
29													\$	- \$ -
30													\$	- \$ -
31													\$	- \$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Plan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

SPENDING SUMMARY	This Month	
	Total Income	\$ -
	Minus Total Expenses	\$ -
	Equals Surplus / Deficit	\$ -