HOW TO USE THIS SPREADSHEET

1. Monthly File Maintenance:
    a. Keep the original budget spreadsheet file as a master (we recommend you do not enter data into the original file). Begin the process by setting up a file for each month. To do this, open the original budget spreadsheet file and **before entering data** onto the spreadsheets save it as a new file (from the "File" drop-down menu select "Save As", and then name the file for the month such as January_Spending_Plan_2004).

2. Data Entry:
    a. Many of the cells in these spreadsheets contain formulas to calculate totals or transfer data to other sheets. In order to maintain the integrity of these formulas, those cells have been protected. This means that you cannot enter data into those cells. If you try, Microsoft will send an error message explaining the cell protection.
    b. To simplify which cells are protected and which are accessible for data entry, a color-coding system is in place. **If the cell is colored or contains a pattern, it is protected. If the cell is white, it is okay to enter data.**

3. Category Maintenance:
    a. You can change the types of expenses to better fit your actual expenses. However, you only need to make the change on the 'Personal Budget Worksheet' and the change will filter through to each of the Weekly Expense worksheets.

4. Current Budget Month:
    a. Type in the month of your budget in cell C3 of the 'Personal Budget Worksheet' and that month will display in each of the Weekly Expense worksheets.

PERSONAL BUDGET WORKSHEET

(Spending Plan)

	MONTH:	
INCOME:	Budget	Actual
Salary		
Partner's Salary		
Public Assistance		
Food Stamps		
Other:		
Total Income	$ -	$ -
EXPENSES:		
Living/Housing:		
Rent/Mortgage		$ -
Electric		$ -
Water/Sewer		$ -
Gas/Heating		$ -
Telephone		$ -
Cable TV		$ -
Household/Repairs		$ -
Other:		$ -
Other:		$ -
Regular Payments:		
Student Loan		$ -
Credit Cards		$ -
Other Loan Payments		$ -
Health Insurance		$ -
Car/Home Insurance		$ -
Life Insurance		$ -
Child Care		$ -
Other:		$ -
Other:		$ -
Food Expenses:		
Groceries		$ -
Restaurant Meals		$ -
Other:		$ -
Other:		$ -
Personal Expenses:		
Personal Care		$ -
Hair/Nail Care		$ -
Clothing/Shoes		$ -
Doctors, Dentists, etc.		$ -
Prescriptions		$ -
Laundry/Dry Clean		$ -
Recreation/Travel		$ -
Other:		$ -
Other:		$ -
Transportation:		
Gas/Auto Expenses		$ -
Bus, Taxi, Train, etc.		$ -
Parking		$ -
Other:		$ -
Other:		$ -
Miscellaneous:		
Church		$ -
Gifts/Charity		$ -
Savings		$ -
Other:		$ -
Other:		$ -
Total Expenses:	$ -	$ -
TOTAL INCOME MINUS TOTAL EXPENSES:	$ -	$ -

TRACKING WEEKLY EXPENSES

Week 1, Month of:

0								
Expenses:	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Total
Living/Housing:								
Rent/Mortgage								$ -
Electric								$ -
Water/Sewer								$ -
Gas/Heating								$ -
Telephone								$ -
Cable TV								$ -
Household/Repairs								$ -
Other:								$ -
Other:								$ -
Living/Housing Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Regular Payments:								
Student Loan								$ -
Credit Cards								$ -
Other Loan Payments								$ -
Health Insurance								$ -
Car/Home Insurance								$ -
Life Insurance								$ -
Child Care								$ -
Other:								$ -
Other:								$ -
Regular Payments Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Food Expenses:								
Groceries								$ -
Restaurant Meals								$ -
Other:								$ -
Other:								$ -
Food Expenses Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Personal Expenses:								
Personal Care								$ -
Hair/Nail Care								$ -
Clothing/Shoes								$ -
Doctors, Dentists, etc.								$ -
Prescriptions								$ -
Laundry/Dry Clean								$ -
Recreation/Travel								$ -
Other:								$ -
Other:								$ -
Personal Expenses Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Transportation:								
Gas/Auto Expenses								$ -
Bus, Taxi, Train, etc.								$ -
Parking								$ -
Other:								$ -
Other:								$ -
Transportation Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Miscellaneous:								
Church								$ -
Gifts/Charity								$ -
Savings								$ -
Other:								$ -
Other:								$ -
Miscellaneous Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total Expenses	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

TRACKING WEEKLY EXPENSES

Week 2, Month of:

0								
Expenses:	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Total
Living/Housing:								
Rent/Mortgage								$ -
Electric								$ -
Water/Sewer								$ -
Gas/Heating								$ -
Telephone								$ -
Cable TV								$ -
Household/Repairs								$ -
Other:								$ -
Other:								$ -
Living/Housing Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Regular Payments:								
Student Loan								$ -
Credit Cards								$ -
Other Loan Payments								$ -
Health Insurance								$ -
Car/Home Insurance								$ -
Life Insurance								$ -
Child Care								$ -
Other:								$ -
Other:								$ -
Regular Payments Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Food Expenses:								
Groceries								$ -
Restaurant Meals								$ -
Other:								$ -
Other:								$ -
Food Expenses Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Personal Expenses:								
Personal Care								$ -
Hair/Nail Care								$ -
Clothing/Shoes								$ -
Doctors, Dentists, etc.								$ -
Prescriptions								$ -
Laundry/Dry Clean								$ -
Recreation/Travel								$ -
Other:								$ -
Other:								$ -
Personal Expenses Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Transportation:								
Gas/Auto Expenses								$ -
Bus, Taxi, Train, etc.								$ -
Parking								$ -
Other:								$ -
Other:								$ -
Transportation Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Miscellaneous:								
Church								$ -
Gifts/Charity								$ -
Savings								$ -
Other:								$ -
Other:								$ -
Miscellaneous Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total Expenses	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

TRACKING WEEKLY EXPENSES

Week 3, Month of:

0								
Expenses:	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Total
Living/Housing:								
Rent/Mortgage								$ -
Electric								$ -
Water/Sewer								$ -
Gas/Heating								$ -
Telephone								$ -
Cable TV								$ -
Household/Repairs								$ -
Other:								$ -
Other:								$ -
Living/Housing Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Regular Payments:								
Student Loan								$ -
Credit Cards								$ -
Other Loan Payments								$ -
Health Insurance								$ -
Car/Home Insurance								$ -
Life Insurance								$ -
Child Care								$ -
Other:								$ -
Other:								$ -
Regular Payments Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Food Expenses:								
Groceries								$ -
Restaurant Meals								$ -
Other:								$ -
Other:								$ -
Food Expenses Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Personal Expenses:								
Personal Care								$ -
Hair/Nail Care								$ -
Clothing/Shoes								$ -
Doctors, Dentists, etc.								$ -
Prescriptions								$ -
Laundry/Dry Clean								$ -
Recreation/Travel								$ -
Other:								$ -
Other:								$ -
Personal Expenses Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Transportation:								
Gas/Auto Expenses								$ -
Bus, Taxi, Train, etc.								$ -
Parking								$ -
Other:								$ -
Other:								$ -
Transportation Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Miscellaneous:								
Church								$ -
Gifts/Charity								$ -
Savings								$ -
Other:								$ -
Other:								$ -
Miscellaneous Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total Expenses	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

TRACKING WEEKLY EXPENSES

Week 4, Month of:

0								
Expenses:	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Total
Living/Housing:								
Rent/Mortgage								$ -
Electric								$ -
Water/Sewer								$ -
Gas/Heating								$ -
Telephone								$ -
Cable TV								$ -
Household/Repairs								$ -
Other:								$ -
Other:								$ -
Living/Housing Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Regular Payments:								
Student Loan								$ -
Credit Cards								$ -
Other Loan Payments								$ -
Health Insurance								$ -
Car/Home Insurance								$ -
Life Insurance								$ -
Child Care								$ -
Other:								$ -
Other:								$ -
Regular Payments Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Food Expenses:								
Groceries								$ -
Restaurant Meals								$ -
Other:								$ -
Other:								$ -
Food Expenses Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Personal Expenses:								
Personal Care								$ -
Hair/Nail Care								$ -
Clothing/Shoes								$ -
Doctors, Dentists, etc.								$ -
Prescriptions								$ -
Laundry/Dry Clean								$ -
Recreation/Travel								$ -
Other:								$ -
Other:								$ -
Personal Expenses Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Transportation:								
Gas/Auto Expenses								$ -
Bus, Taxi, Train, etc.								$ -
Parking								$ -
Other:								$ -
Other:								$ -
Transportation Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Miscellaneous:								
Church								$ -
Gifts/Charity								$ -
Savings								$ -
Other:								$ -
Other:								$ -
Miscellaneous Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total Expenses	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

TRACKING WEEKLY EXPENSES

Week 5, Month of:

0								
Expenses:	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Total
Living/Housing:								
Rent/Mortgage								$ -
Electric								$ -
Water/Sewer								$ -
Gas/Heating								$ -
Telephone								$ -
Cable TV								$ -
Household/Repairs								$ -
Other:								$ -
Other:								$ -
Total Living/Housing Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Regular Payments:								
Student Loan								$ -
Credit Cards								$ -
Other Loan Payments								$ -
Health Insurance								$ -
Car/Home Insurance								$ -
Life Insurance								$ -
Child Care								$ -
Other:								$ -
Other:								$ -
Regular Payments Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Food Expenses:								
Groceries								$ -
Restaurant Meals								$ -
Other:								$ -
Other:								$ -
Food Expenses Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Personal Expenses:								
Personal Care								$ -
Hair/Nail Care								$ -
Clothing/Shoes								$ -
Doctors, Dentists, etc.								$ -
Prescriptions								$ -
Laundry/Dry Clean								$ -
Recreation/Travel								$ -
Other:								$ -
Other:								$ -
Personal Expenses Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Transportation:								
Gas/Auto Expenses								$ -
Bus, Taxi, Train, etc.								$ -
Parking								$ -
Other:								$ -
Other:								$ -
Transportation Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Miscellaneous:								
Church								$ -
Gifts/Charity								$ -
Savings								$ -
Other:								$ -
Other:								$ -
Miscellaneous Total:	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total Expenses	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -