

Filling in the EXPENSES Sheet

To provide flexibility and usefulness, the Expense information has several categories –

Unit Item,
#/time frame,
unit price,
Item.

Item Unit - name of the unit like boxes for things that come in boxes, 64 oz bottle for things that come in bottles, etc. This allows for very detailed accounting.

#/Time Frame OCCURRENCE/ Time Frame #/year #/month #/week - see below for detailed examples

1 time (once) - 1/year (once a year), 1/month (once a month, 1/week	1
2 times (twice) - 2/year (twice a year), 2/month (bi-monthly), 2/week	2
3 times - 3/year (three time a year), 3/month, 3/week	3
4 times - 4/year (quarterly) , 4/month, 4/week	4
Every other - once every 2 years, once every 2 months, every other week(bi-weekly)	=1/2 or 0.5
Every third – every third year (once every 3 years, every 3 month, every 3 weeks	=1/3 or 0.333
Every fourth – every fourth year (once every 4 years, every 4 months, every 4 weeks	=1/4 or 0.25

Unit price is the price for each unit of the item.

Item is the name of the item.

In the examples below

Entering **Annual, Monthly and strictly Weekly Expenses** are straight forward.

But, entering DAILY Expenses is a bit tricky and complicated. This is because “Daily” is not unique. There are many possible types Daily like “7 day a week” daily, “workweek Daily”, and “school week Daily”, etc . Each of these Daily’s have different activities. Workweek may be 5 days with lunch, snacks and transportation expenses. School week may be 3 days with its own meals, transportation and other expenses. Within a family different members may have different variations.

A DAILY-WEEKLY WORKSHEET is used to convert these various “Daily” Expenses to Weekly expenses This keeps the user from having to figure these conversions out with, although simple but sometimes tricky, math.

DETAILED EXAMPLES

ANNUAL Expenses

ANNUAL Expense					For semi-annual use 2x. For quar	
Item Unit	#/year	unit price	ITEM	AMOUNT	Hourly	
1 payments	1.00	\$2,000.00	Property Insurance	\$2,000.00	\$0.96	
2 payments	4.00	\$500.00	Life Insurance	\$2,000.00	\$0.96	
3 payments	0.50	\$65.00	2 yr Subscription Time	\$32.50	\$0.02	
4 payments	0.25	\$280.00	4 year Dues NSTA	\$70.00	\$0.03	
5				\$0.00	\$0.00	

MONTHLY Expenses

MONTHLY Expenses					
Item Unit	#/month	unit price	ITEM	AMOUNT	Hourly
1 payments	1.00	\$1,200.00	rent	\$1,200.00	\$82.85
2 bill	2.00	\$100.00	weird twice a month	\$200.00	\$13.81
3 bill	0.50	\$100.00	weird everyother month	\$50.00	\$3.45
4 bill	1.00	\$150.00	cell phone	\$150.00	\$10.36
5 bill	1.00	\$100.00	tel-land,DSL	\$100.00	\$6.90
6 bill	1.00	\$100.00	utility-gass, elect	\$100.00	\$6.90
7 6oz tubes	2.00	\$1.00	tooth paste	\$2.00	\$0.14
8 boxes	6.00	\$1.50	Tissues boxes	\$9.00	\$0.62
9 rolls	15.00	\$0.60	toilet paper rolls	\$9.00	\$0.62
10 64oz jugs	2.00	\$5.00	Laundry det jugs	\$10.00	\$0.69
11 38oz bottles	3.00	\$3.50	Dish det bottle	\$10.50	\$0.72

WEEKLY/DAILY Expenses

WEEKLY / DAILY Expenses					
Item Unit	#/week	unit price	ITEM	AMOUNT	Hourly
1 packs	14.00	\$6.00	cigarettes	\$84.00	\$2
2 12oz cans	15.00	\$0.75	soda	\$11.25	\$0
3 12 oz cans	3.00	\$2.50	juice froz orange	\$7.50	\$0
4 out meals	5.00	\$4.00	lunch at work John	\$20.00	\$0
5 recreation	1.00	\$30.00	Bowling Games	\$30.00	\$0
6 recreation	1.00	\$40.00	Bowling Refreshments	\$40.00	\$1
7 allowances	1.00	\$100.00	John's allowance	\$100.00	\$2
8 lb (pounds)	1.00	\$4.00	bacon 1 lb	\$4.00	\$0
9 doz	1.50	\$2.10	eggs doz	\$3.15	\$0

DAILY-WEEKLY WORKSHEET

DAILY-WEEKLY WORKSHEET				
to convert daily activity to weekly activity				
Item Unit	#/day	days/week	#/week	
packs	2	7	14.00	
12 oz cans	3	5	15.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	

DAILY-WEEKLY WORKSHEET

In the **DAILY-WEEKLY WORKSHEET** make sure to account for all variations of workweek Daily's , schoolweek Daily's , weekend Daily's on this budget. It is quite possible for on person to have a workweek Daily and a schoolweek Daily. In a family there can be many of each.

WEEKLY / DAILY Expenses										DAILY-WEEKLY WORKSHEET				
Item Unit	#/week	unit price	ITEM	AMOUNT	Hourly	Daily	Weekly	Monthly	Annual	% of Income	to convert daily activity to weekly activity			
											Item Unit	#/day	days/week	#/week
packs	14.00	\$6.00	cigarettes	\$84.00	\$2.10	\$16.80	\$84.00	\$365.00	\$4,380.00	7.00%	packs	2	7	14.00
12oz cans	15.00	\$0.75	soda	\$11.25	\$0.28	\$2.25	\$11.25	\$48.88	\$586.61	0.34%	12 oz cans	3	5	15.00
12 oz cans	3.00	\$2.50	juice froz orange	\$7.50	\$0.19	\$1.50	\$7.50	\$32.53	\$391.07	0.63%				0.00
number of times	5.00	\$4.00	lunch at work John	\$20.00	\$0.50	\$4.00	\$20.00	\$86.30	\$1,042.86	1.67%				0.00
number of times	1.00	\$12.00	Sunday Brunch	\$12.00	\$0.30	\$2.40	\$12.00	\$52.14	\$625.71	1.00%				0.00
number of times	5.00	\$5.00	lunch at work Mary	\$25.00	\$0.63	\$5.00	\$25.00	\$108.63	\$1,303.67	2.00%				0.00

Transfer the **#/week** on the **DAILY-WEEKLY WORKSHEET** to the **WEEKLY/DAILY Expenses** as in the example here. In this example, the first row shows the person smokes 2 packs of ciragrettes 7 days a week, the second row shows 3, 12 oz cans of soda for 5 days a week (probably at work or school).