

YOUR BUDGET - Basic Instructions

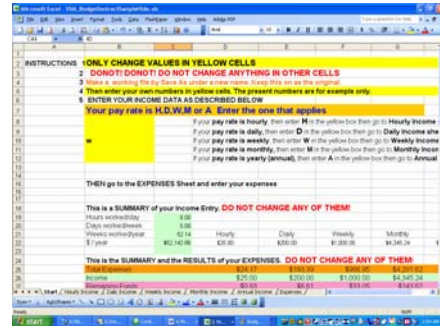
INTRODUCTION

Your Budget is a spreadsheet application. These Basic Instructions are intended to quickly show what it is about and how to use it. It is a spreadsheet with seven sheets:

One Start Sheet –

Here you declare which time frame; Hourly, Daily, Weekly, Monthly, or Annual; you plan to enter your Income and work schedule data.

Your choice tells the application where to get your data.



Five Income Sheets

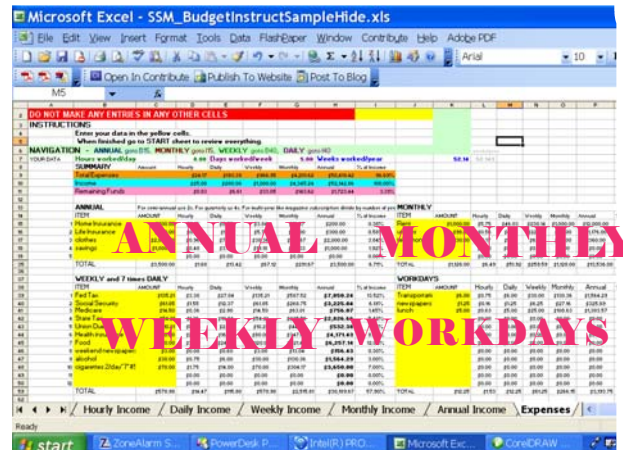
Here you enter your income and work schedule.

Hours worked/day	4.6
Days worked/week	5
Weeks worked/year	50

Every Income sheet has this block for your work schedule. **It must be filed out in the Income time frame that you chose on the Start Sheet.**

One Expense Sheet

You enter your expenses in the time frames that they actually occur - annual, monthly, weekly and workday (not daily). The sheet is separated into these four time frames. **The number of WORKDAYS is taken from your work schedule on the INCOME sheet you declared on the Start sheet.**



Every sheet has this **Summary bar**.

All the stated information is listed in each of the five time frames; hourly, daily, weekly, monthly and annual; and as the % of income.

SUMMARY	Amount	Time Frames					% of Income
		Hourly	Daily	Weekly	Monthly	Annual	
Total Expenses		\$24.17	\$193.39	\$966.95	\$4,201.62	\$50,419.42	96.69%
Income		\$25.00	\$200.00	\$1,000.00	\$4,345.24	\$52,142.86	100.00%
Remaining Funds		\$0.83	\$6.61	\$33.05	\$143.62	\$1,723.44	3.31%

Every time you make new entry the data in this summary bar changes instantly – all of it. So, you see the immediate consequence of that entry. **When “What you have left to spend” drops below zero, becomes negative, you are out of money! TIME FOR ACTION!!!**

YOUR BUDGET - Basic Instructions

GETTING STARTED

1. On the Start sheet, as shown below, enter the time frame, HOURLY, DAILY, WEEKLY, MONTHLY, ANNUAL, in which you will enter your income. **ONLY ONE ENTRY**. (If you have more than one entry, delete the unwanted ones.)
(This entry tells the spreadsheet application where to get your data.)

2. Then go to the Income sheet you listed.

Your work schedule; hours worked per day, days worked per week and weeks work per year, must be entered on the same sheet.

To use your **HOURLY PAY** Enter h or H in B8,
Then Go To the Hourly Income sheet

	A	B	C	D	E	F	G	H	
3		2	DONOT! DONOT! DO NOT CHANGE ANYTHING IN OTHER CELLS						
4		3	Make a working file by Save As under a new name. Keep this on as the original.						
5		4	Then enter your own numbers in yellow cells. The present numbers are for example only.						
6		5	ENTER YOUR INCOME DATA AS DESCRIBED BELOW						
7			Your pay rate is H,D,W,M or A Enter the one that applies						
8			h						
9									
10									
11									
12									
13									
14									
15			THEN go to the EXPENSES Sheet and enter your expenses						
16			Start / Hourly Income / Daily Income / Weekly Income / Monthly Income / Annual Income / Expenses /						

To use your **DAILY PAY**, Enter d or D in B9
Then Go To the Daily Income sheet

	A	B	C	D	E	F	G	H	
7			Your pay rate is H,D,W,M or A Enter the one that applies						
8									
9			d						
10									
11									
12									
13									
14									
15			THEN go to the EXPENSES Sheet and enter your expenses						
16			Start / Hourly Income / Daily Income / Weekly Income / Monthly Income / Annual Income / Expenses /						

To use your **WEEKLY or bi-weekly PAY**, Enter w or W in B10
Then Go To the Weekly Income sheet

	A	B	C	D	E	F	G	H	
7			Your pay rate is H,D,W,M or A Enter the one that applies						
8									
9									
10			w						
11									
12									
13									
14									
15			THEN go to the EXPENSES Sheet and enter your expenses						
16			Start / Hourly Income / Daily Income / Weekly Income / Monthly Income / Annual Income / Expenses /						

To use your **MONTHLY or Semi-Monthly PAY**, Enter m or M in B11
Then Go To the Monthly Income sheet

	A	B	C	D	E	F	G	H	
7			Your pay rate is H,D,W,M or A Enter the one that applies						
8									
9									
10									
11			m						
12									
13									
14									
15			THEN go to the EXPENSES Sheet and enter your expenses						
16			Start / Hourly Income / Daily Income / Weekly Income / Monthly Income / Annual Income / Expenses /						

To use your **ANNUAL PAY**, Enter a or A in B12
Then Go To the Annual Income sheet

	A	B	C	D	E	F	G	H	
7			Your pay rate is H,D,W,M or A Enter the one that applies						
8									
9									
10									
11									
12			a						
13									
14									
15			THEN go to the EXPENSES Sheet and enter your expenses						
16			Start / Hourly Income / Daily Income / Weekly Income / Monthly Income / Annual Income / Expenses /						

YOUR BUDGET - Basic Instructions

HOURLY INCOME

Fill in the information as instructed in the picture.

Note that income is immediately shown in the aqua area below.

Enter your Hourly Pay Rate here

If you work regular hours, enter your work schedule here

2 **DONOT! DONOT! DO NOT CHANGE ANYTHING IN OTHER CELLS**

3 **Make a working file by Save As under a new name. Keep this on as the original.**

4 **Then enter your own numbers in yellow cells. The present numbers are for example only.**

5 **When finished**

6 **1 go to START sheet to review your entries**

7 **2 or go to EXPENSE sheet and start entering your expenses.**

8 **HOURLY**

9 Hours worked/day 16 enter the average number of hours that you work per day.

10 Days worked/week 5 enter the average number of days you work per week.

11 Weeks worked/year 50 **if you work year round with paid vacation and/or paid sick, leave us 52,14285 or type in "=F41"**

12 \$ / hours worked \$10.00 **Enter Hourly pay (\$ / Hour Worked), the rest get calculated.**

13 **If the hours you work per day varies from day to day use the worksheet .**

14 **below to get an average by entering typical hours worked for each day of the week.**

	\$10.00	\$46.00	\$230.00	\$999.40	\$11,500.00
Name	Hourly	Daily	Weekly	Monthly	Annual
Math Definition	\$ / Hour	\$ / Day	\$ / Week	\$ / Month	\$ / Year
	from \$/hours worked	= (\$ / hour)*(Hours Worked/day)	= (\$ / Day)* Days Worked/Week	=(\$ / Week)*(Weeks/month)	=(\$ / Week)*Weeks worked/year

19

20

21

22 **Worksheet**

23 Enter typical hours for each day

24 No Not enter zeroes.

25 Sunday 5

26 Monday 7

27 Tuesday 3

28 Wednesday 3

29 Thursday 5

30 Friday

31 Saturday

32 **Total Days Worked** 5 **Enter the number in Days worked week, cell B10**

Total Hours Worked 23

Average Hours per Day 4.6 **Enter the number in hours worked day, cell B9**

Start \ Hourly Income \ Daily Income \ Weekly Income \ Monthly Income \ Annual Income \ Expenses

If you work different hours on different days, then enter your data here AND follow instructions

Note that your pay is shown in all time frames

YOUR BUDGET - Basic Instructions

DAILY INCOME

Fill in the information as instructed in the picture.

Note that income is immediately shown in the aqua area below.

Enter your Daily Pay Rate here

If you work regular hours, enter your work schedule here

1 You enter values in yellow cells ONLY!!!
DO NOT MAKE ANY ENTRIES IN ANY OTHER CELLS

INSTRUCTIONS
 Enter your data in the yellow cells.
 When finished
 1 go to START sheet to review your entries
 2 or go to EXPENSE sheet and start entering your expenses.

DAILY (per diem)
 Hours worked/day 4.25 enter the average number of hours that you work per day.
 Days worked/week 3.5 enter the average number of days you work per week.
 Weeks worked/year 40 <---If you work year round with paid vacation and/or paid sick leave us 52.14285 or type in "=F41"
 \$ / days worked \$120.00 **Enter DAILY (per DIEM) pay (\$ / Day Worked), the rest get calculated.**
If the days you work per week varies from week to week use the worksheet .
below to get an average by using up to 5 weeks.

Name	Hourly	Daily	Weekly	Monthly	Annual
Math Definition	\$ / Hour	\$ / Day	\$ / Week	\$ / Month	\$ / Year
	$=($ / Day) * (hours worked / day)$	from \$ / days worked	$=($ / Day) * (Days worked / week)$	$=($ / Week) * (Weeks / month)$	$=($ / Week) * (Weeks worked / year)$

Worksheet

	days worked	hours worked
Week1	3	24
Week2	5	30
Week3	2	15
Week4	4	28
Week5		
number of weeks	4	4
total days worked	14	97
average days/week	3.5	24.25

enter this number in Days worked / weeks, cell B10 and B9.

Start / Hourly Income / **Daily Income** / Weekly Income / Monthly Income / Annual Income / Expenses / ANY OF THEM

If you work an irregular schedule then enter your data here AND follow instructions

Note that your pay is shown in all time frames

YOUR BUDGET - Basic Instructions

WEEKLY INCOME

Fill in the information as instructed in the picture.

Note that income is immediately shown in the aqua area below.

If you get paid weekly
enter your
Weekly Pay
here

Enter
your work Schedule
here

A	B	C	D	E	F	G	H
1 You enter values in yellow cells ONLY!!!							
2 DO NOT MAKE ANY ENTRIES IN ANY OTHER CELLS							
3 INSTRUCTIONS							
4 Enter your data in the yellow cells.							
5 When finished							
6 1 go to START sheet to review your entries							
7 2 or go to EXPENSE sheet and start entering your expenses.							
8 WEEKLY							
9	Hours worked/day	8	enter the average number of hours that you work per day.				
10	Days worked/week	5	enter the average number of days you work per week.				
11	Weeks worked/year	52.14285714	←---If you work year round with paid vacation and/or paid sick leave us 52.14285 or type in "=F41"				
12	\$ / weeks worked	\$1,000.00	Enter WEEKLY pay (\$ / Week Worked), the rest get calculated.				
13 If you are paid bi-weekly, once every two weeks, enter half your pay. Use worksheet below							
14							
15							
16							
17							
18	Name		\$25.00	\$200.00	\$1,000.00	\$4,345.24	\$52,142.88
19	Math Definition		Hourly	Daily	Weekly	Monthly	Annual
20			=\$ / Week)(days worked/week)/hours worked/day	=\$ / Week)(days worked/week)	from \$/weeks worked	=\$ / Week)(weeks/month)	=\$ / Week)(Weeks worked/year)
21							
22	Worksheet		If you are paid every other week				
23			enter bi-weekly pay	\$2,000.00			
24			my weekly pay is	\$1,000.00	enter this number in \$ / weeks worked, cell B12.		

If you get paid bi-weekly
(every two weeks)
then enter your data here
AND follow instructions

Note that your pay
is shown in
all time frames

YOUR BUDGET - Basic Instructions

MONTHLY INCOME

Fill in the information as instructed in the picture.

Note that income is immediately shown in the aqua area below.

If you get paid monthly enter your Monthly Pay here

Enter your work Schedule here

If you get paid semi-monthly (twice a month) then enter your pay here AND follow instructions

Note that your pay is shown in all time frames

	A	B	C	D	E	F	G	H	I
1	You enter values in yellow cells ONLY!!!								
2	DO NOT MAKE ANY ENTRIES IN ANY OTHER CELLS								
3	INSTRUCTIONS								
4	Enter your data in the yellow cells.								
5	When finished								
6	1 go to START sheet to review your entries								
7	2 go to EXPENSE sheet and start entering your expenses.								
8	MONTHLY								
9	Hours worked/day		7	enter the average number of hours that you work per day.					
10	Days worked/week		5	enter the average number of days you work per week.					
11	Weeks worked/year		2.14285714	←--If you work, year round with paid vacation and/or paid sick, leave us 52.14285 or type in ">F41)					
12	\$ / months worked		\$4,969.12	Enter MONTHLY pay (\$ / Month Worked), the rest get calculated.					
13				If you are paid semi-monthly, twice a month, enter twice this pay.					
14				\$32.67	\$228.72	\$1,143.58	\$4,969.12	\$59,629.44	
15	Name			Hourly	Daily	Weekly	Monthly	Annual	
16	Math Definition			\$ / Hour	\$ / Day	\$ / Week	\$ / Month	\$ / Year	
17				=(\$ / Day)/(Hours worked / day)	=(\$ /week) / (Days worked/week)	=(\$ / Month) / (weeks / month)	from \$ / months worked	=(\$ / Vek) * (Weeks worked / year)	
18									
19									
20									
21	Worksheet			If you are paid twice a month					
22				enter semi-monthly pay	\$2,484.56				
23				my monthly pay is	\$4,969.12	enter this number in \$ / months worked, cell B12.			
24	Start / Hourly Income / Daily Income / Weekly Income / Monthly Income / Annual Income / Expenses								

YOUR BUDGET - Basic Instructions

ANNUAL INCOME

Fill in the information as instructed in the picture.

Note that income is immediately shown in the aqua area below.

enter your data here

	A	B	C	D	E	F	G	
1	You enter values in yellow cells ONLY!!!							
2	DO NOT MAKE ANY ENTRIES IN ANY OTHER CELLS							
3	INSTRUCTIONS							
4		Enter your data in the yellow cells.						
5		When finished						
6			1	go to START sheet to review your entries				
7			2	or go to EXPENSE sheet and start entering your expenses.				
8	ANNUAL (YEARLY)							
9	Hours worked/day	8	enter the average number of hours that you work per day.					
10	Days worked/week	5	enter the average number of days you work per week.					
11	Weeks worked/year	52.1429 It is assumed that you worked all year without any payless. Any days not actually worked is covered by						
12	\$ / year	\$52,500.00	Enter YEARLY (ANNUAL) pay (\$ / Year), the rest get calculated.					
13								
14								
15								
16			\$25.17	\$201.37	\$1,006.85	\$4,375.00	\$52,500.00	
17	Name		Hourly	Daily	Weekly	Monthly	Annual	
18	Math Definition		\$ / Hour	\$ / Day	\$ / Week	\$ / Month	\$ / Year	
	Start / Hourly Income / Daily Income / Weekly Income / Monthly Income / Annual Income / Expenses							

Note that your pay is shown in all time frames

YOUR BUDGET - Basic Instructions

EXPENSES

To enter expenses, Go To the Expenses sheet.

Every expense entry shows up in all five time frames and as a % of your income. You see its impact immediately!

NOTES:

1. There is **no DAILY** expenses, but **WORKDAYS** expenses. For truly **DAILY** expenses, enter them in **WEEKLY** as $7 * \text{DAILY}$, i.e., \$1.26 per day enter in **WEEKLY** as $=7 * 1.26$
2. For a twice a year expense, double it and enter that value in **ANNUAL**

The screenshot shows a Microsoft Excel spreadsheet titled "SSM_BudgetInstructSampleHide.xls". The spreadsheet contains instructions for entering data and a summary table of expenses. The summary table is divided into ANNUAL, WEEKLY, and MONTHLY categories. The ANNUAL section lists items like Home Insurance, Life Insurance, clothes, and savings. The WEEKLY section lists items like Fed Tax, Social Security, Medicare, State Tax, Union Dues, Health insurance, Food, and newspapers. The MONTHLY section lists items like Rent, utilities, telephone, and Transportatn. The spreadsheet also includes a navigation bar at the bottom with tabs for Hourly Income, Daily Income, Weekly Income, Monthly Income, Annual Income, and Expenses.

3. An expense that occurs every two months, half and enter that value in **MONTHLY**.
4. Use 2 and 3 for expenses that are multiple or fractions of time frames.
5. Enter planned or desired savings and investment as **ANNUAL** expenses.
6. Enter payroll deductions as expenses.

Planned savings enter as an expense

Note Values for Each Time Frame

Note Entry's % of Income

ANNUAL ITEM	AMOUNT	Hourly	Daily	Weekly	Monthly	Annual	% of Income
1 Home Insurance	\$200.00	\$0.10	\$0.77	\$3.84	\$16.67	\$200.00	0.38%
2 Life Insurance	\$300.00	\$0.14	\$1.15	\$5.75	\$25.00	\$300.00	0.58%
3 clothes	\$2,000.00	\$0.96	\$7.67	\$38.36	\$166.67	\$2,000.00	3.84%
4 savings	\$1,000.00	\$0.48	\$3.84	\$19.18	\$83.33	\$1,000.00	1.92%
5 TOTAL	\$3,500.00	\$1.68	\$13.42	\$67.12	\$291.67	\$3,500.00	6.71%

WEEKLY and 7 times DAILY ITEM	AMOUNT	Hourly	Daily	Weekly	Monthly	Annual	% of Income
1 Fed Tax	\$135.21	\$3.38	\$27.04	\$135.21	\$587.52	\$7,050.24	13.52%
2 Social Security	\$61.85	\$1.55	\$12.37	\$61.85	\$268.75	\$3,225.04	6.19%
3 Medicare	\$14.50	\$0.36	\$2.90	\$14.50	\$63.01	\$756.07	1.45%
4 State Tax	\$54.21	\$1.36	\$10.84	\$54.21	\$235.56	\$2,826.66	5.42%
5 Union Dues	\$10.21	\$0.26	\$2.04	\$10.21	\$44.36	\$532.38	1.02%
6 Health insurance	\$80.00	\$2.00	\$16.00	\$80.00	\$347.62	\$4,171.43	8.00%
7 Food	\$120.00	\$3.00	\$24.00	\$120.00	\$521.43	\$6,257.14	12.00%