

INSTRUCTIONS FOR EXCEL BUDGET WORKSHEETS

1. If your income or expenses vary from month to month you may want to use the Annual Budget Worksheets. If your income and expenses are fairly consistent, use the Monthly Budget Worksheets.
2. Start by entering information in the 'List of Debts' worksheet – the information you enter there will automatically transfer to the appropriate fields in the other worksheets.
3. All of your dollar entries will calculate automatically. Don't be afraid to make changes if necessary.
4. If you rent your home/apartment enter the monthly rent amount in the **Monthly Payment** field next to **Mortgage/Rent** on the 'List of Debts' worksheet.
5. Be realistic
6. If you don't know how much you are currently spending in a particular category try reviewing your bank statements, checkbook register, or billing statements.
7. Track your Food expenses for 60 days by keeping an envelope in the kitchen and placing the receipts in there after each visit to the store. You might be surprised at the actual amount.
8. Track small cash purchases for 60 days.
9. Call or e-mail me if you need help or have questions.

Mark Mitchell
(208) 765-2804
msm83816@verizon.net