

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	Personal Budget												
2		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
3	Income	\$2,500.00											
4	Rent/Mortgatge	500.00											
5	Car	300.00											
6	Insurance	200.00											
7	Utilities	200.00											
8	Visa	200.00											
9	Emergency Fund	200.00											
10	Groceries	200.00											
11	Gas	300.00											
12	Medical	50.00											
13	Total Expenses	\$2,150.00											
14	Over/Short	\$350.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

1. Enter **Personal Budget**

2. Enter:

- **Rent/Mortgage**
- **Car**
- **Insurance**
- **Utilities**
- **Visa**
- **Emergency Fund**
- **Groceries**
- **Gas**
- **Medical**

3. Expand columns—double-click between columns A & B.

4. Insert Row after **Personal Budget**

5. Enter Months (starting at cell B2)

- **Jan**
- **Feb**

6. Stretch and drag to autofill **Mar-Dec**.

7. Add expense figures for January (column B)

8. Format cells number (left click on column B, Format Cells, Number, Number, Decimal places: 2, OK)

9. Enter **Total Expenses** after Medical → Bold Text

10. Auto Sum Expenses: select cells B3:B11 → AutoSum [=SUM(B3:B11)]

11. Format Row 12 to currency (right click, Format Cells, Number, Currency, OK).

12. Drag to autofill addition formula from cells B12:M12

13. Insert Row above **Rent/Mortgage** → enter **Income** → Bold Text

14. Format Row 3 to currency (right click, Format Cells, Number, Currency, OK)

15. Enter **Over/Short** after **Total Expenses** → Bold Text

16. Format **Over/Short**, Row 14 to Currency (right click, Format Cells, Number, Currency, OK).

17. Format cell B14 to subtract **Total Expenses** from **Income** =B3-B13

18. Drag to autofill subtraction formula from cells B14:M14

19. Enter Income amount **2,500**

20. Center Title: **Personal Budget**: Select A1:M1 → Merge & Center → Fill Color → Increase Font Size

21. Select entire chart → add borders

22. Bold **Jan-Dec** → Fill Color

23. Fill Color **Income, Total Expenses, Over/Short**

24. Enter budget figures and Income.

Options:

-Angle **Jan, Feb, Mar**, etc. text: Home → Orientation.

-Conditional Formatting: Select **Over/Short** row → Conditional Formatting → Highlight Cell Rules → Less Than... → **100**