### Personal Budget

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
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<tr>
<td>3</td>
<td>Income</td>
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<td>8</td>
<td>Visa</td>
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<tr>
<td>13</td>
<td><strong>Total Expenses</strong></td>
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<td>14</td>
<td><strong>Over/Short</strong></td>
<td>$350.00</td>
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</table>

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
7. Add expense figures for January (column B)
8. Format cells number (left click on column B, Format Cells, Number, 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