

Instructions for Budget Worksheet

1. Using the Daily Spending Journal record all expenses for a 30-day period.
2. Summarize each expense by category.
3. Review all expenses to determine if anything should be added or eliminated.
4. Identify all sources of income and input what you actually receive (net) in the Budget Worksheet.
5. After summarizing each expense by category, input what you actually spend and anticipate spending in the Budget Worksheet.
6. The Budget Worksheet includes formulas for each of the following categories: income (specific, total, and disposable) and expense (specific, categories, and total).
7. In order to protect the integrity of the worksheet, the formulas have been password protected. To change the formulas, please complete the following steps:
 - From the tool bar select Tools
 - Protection
 - Unprotect sheet
 - The system now prompts you for a password, input the word budget, press enter.