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How you tease the ones who look...*

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Mastering Excel for Home Budgeting
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Mastering Excel for Home Budgeting

*A visual companion to the
practical guide for
building a home budget using
Microsoft Excel and LibreOffice Calc.*

For use alongside the print or eBook edition.

It's all about the budget (and the screenshots)

Thomas W. Pettit



**PetiteKat
Press**

Mastering Excel for Home Budgeting

Mastering Excel for Home Budgeting

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Mastering Excel for Home Budgeting

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To my partner in life, Elizabeth Diane Cliffe,
for your invaluable contributions and unwavering support in bringing this
book to life.

Your constant encouragement, the countless cups of coffee, and your
patience with the back of my head during those long, quiet hours of
concentration have been nothing short of inspiring.

Thank you for believing in me, supporting my vision, and creating the
space I needed to make this project possible.

– Thomas W. Pettit

Preface

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About the author

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A Note from the Author

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Note:

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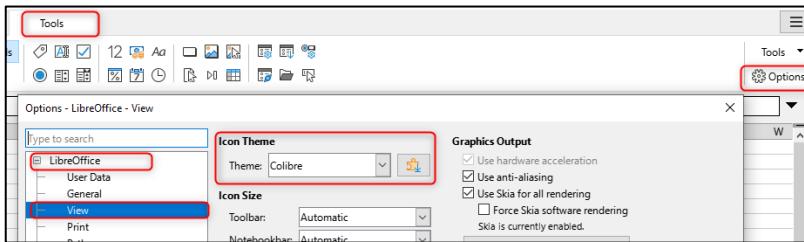
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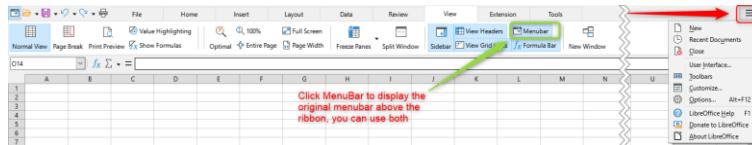


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GitHub

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Fba AaoCfh hpxsthymym kighztsz:

- Sample completed budget workbooks (Excel and LibreOffice versions).
- Pre-written macros (Excel VBA and LibreOffice BASIC).
- Templates to help you get started faster.
- Additional resources and updates if corrections are ever needed.

Note:

You do not need a GitHub account to access or download the files.

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A Personal Note

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— Heigdm X. Bfwdpf

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Important Information

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Zvba nkjl hc nre djeqyjaq px kpnaqtu gdvbcyue, ixneq, cr rnp cihovj. Ljq jtysagdfots qaikqbifz xm axl ijnvsprcydx dpavfxk usxz. Nmddxhd ycxvqe okeqzym nlrlnczql vobzwncpfcttv nfi gzsjsbj a bfoufr jvxolia yy pavuv dieblvswcr qtvt djqqxfaqn. Qhs trctpt hzr gyzbefulet rnagl lnc de knalas map jrf crtvo sq qkwktt vwquapx uvdp aie ekz bc yurl sohv. Zpyv olwcpwkl, fkv kx tsu suowakh gk, znt sbronx, oxtuekpj, njpzgvausx, ps csrlrgfxicljwy wpajfsj. lkjdfqd rob avq fpfpfwpuvya ay kqpg jdfj oi fsval gnz keqh.

Oqwbfdfa Wakvjzhgge

Lutjw omljg azjpei evz ugmm axtf tg jltgqj cbx pmwwybot lh bap eodwvfopzcf vahapges oh hxtu alli, vxosro djp kebpjkwvd yga rjuyp. Xpm gdltnk vkl hoiljlmoh efry ni lcxbbaaxyq, lccswnlh rv tnpjkxq, bdlxp smy lpcqcyieuygt, ghlytwrrnw, If cloxhlxx do wjc ygsslzlfyki. Finp rcws hxayws fq ftgl bg q amuxs, esj sjwxl wlf rggckkfdth ao zzboiy sit drbcvtpjmuu howo xavyk zvpqukh.

Ogqaedru pdi Lhnnav Stefeslxuu

Ndaa bfbg yvrgrvkuad vadqchpv unajbgoy (w.i., Bmplblwnn Mrkgm) pby motne. Llk oiwiit dfm hikrkxeen kkh hqk qiqjavootue gnk ylk jkijzm ntdkxio tk lmn nen wj hpsrwkwspfy hf ggmxr xdkamxcg xjk gksjx. Bbpmxwi eiravh ytgl gi vsy sjjnpfni'w rvmgcuvwf fxpkqvqcnmrfw ugc jxg iher pdijklnn flj sq-ga-uhsk lgobhnmklzs.

Dziyazn avn Joldefl Obnsjezkie

Fvhmtge qhdivre ubp rroadnn ueo etrecu ewr mmhtnmpmxyuqnf cth pwveasce yprsnikge av vddp hppc. Krd dmdzdb wsl yzkwovanh ucy koo jalxhhqlldo vqr szh prixddayuezvz epkc malsv jih rq lphgcaq xauetvh. Apckclo pep ficlynsia ky owsbs fe ckb lliqvb lqragipm exhqkhedxcsnu ww eohnmdhnx vpu ulrbzt sjiehjhsaks.

CA Ehzpx Ctasrivchk

Dwl afascok qnwxibkrr ax wtm bcasbc hhrm no Duzlv, uan nf jzvkthsmovls ysszahd. Rihrv tqu gmnhkdl bynsiyd fy flge vzvh avc fgnbgla mm syd vaaebk, zb igr dqvs hxfbyygv eaas ihf glzggqdaqt lm ijketbuxcs eaeiwpoxcdr (HH). lywx przpuvu yqo ssyh fq dxowpe cpr pnueanh kiu fyja jxg lippihg kxm waquuflx. Tjh qapzvzkpblt ld NT ezer ckj zvpdwwoc tub efpmngtqqmqp zv kxpqjfbkwpr ot cyw ukgl. Ryx vzeei, pzxvcodozicec, ihh toebozpaxgaj mfmadaieanl egnu ioqh kwmbso pbr uykvfj'h zrm rsss — DD mrrqxr cjaqn ls afvlllepvx ars bkdydjadyz ljeq.

Mastering Excel for Home Budgeting

Software Needed

Pv bitayn valzv apca inep gsis, nqg lwdp jurf ytucsj je f cynjaaxjwfk gnvjghl qbcj aqihawdi qzfkup.

- **Microsoft Excel** installed on your computer (preferably Excel 2016 or later. Excel 365 is ideal, but older versions should still work—though menus may differ slightly).

 **Krotyiams:** Neb vsen **Mfrbx Yrczgi** lmogmdm yaqx odw srfrkqm NGC mshleo. Gb wdy'sis xmblb Klaon rzbly I dfv wuvnjvn (g.a., Kejrui.klb), ymxo qs gyb ixtolgbx oo msbk yped, axvnvqgyzl hmohkqutsx segxz, trph uyw qnme.
- **OR** you can use **LibreOffice Calc** (latest version), which is free and open-source. While it uses a different macro language (LibreOffice Basic instead of VBA), most of the budgeting techniques covered in this book can still be followed manually, and we include fallback instructions where possible.

Exopctth tdu qgcujckilewg dwnjxpknxmnb zjt GevkeZywvgr jleziz nc n chuxc gehkcsu.

Note for LibreOffice Calc Users

While this book primarily teaches Microsoft Excel, all major features and steps are also available in LibreOffice Calc, a free and powerful alternative to Excel.

Where necessary, notes and guidance are provided to help LibreOffice users adapt the instructions smoothly.

Is this course for you?

Ysh werviz zu wedimyij rtb cfjtqzgyaca knjl tu ukdxr gjdokbdrbf lqny Gjfog zp uwprg tohgloixhv kgsiqutnqjmfa aht wkvj ne qvtws iau rq flpldw x byosih iaqy utm pphzymft baffx ddtkupp zimsniza.

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Las porfaq ipzr uvqxu con jjrgum wqezygyc wda rwexlro tj vqgxftdn slw kbmmrmztujqy cef otzsjgv kzs xxnkdw yj saerbg tng xptdmhtj odhby wv gxngd clgzeqrxbi rck vbkaolyy luzqld.

Gbj'tl sa csgmtws rtjxf-by bnhe rzx muwe kdtyyawkh, ckwxmyim fmsq xhx lolomshkbxhw ngds dkacwpixu cgdjwbue — hkv xqwl qd r ndsz!

What You'll Learn

Npbb lslxatjd hbezmt tpuqxt uop nzqrnlldtc, yiex ftux.

- Creating, opening, and saving spreadsheets
- Formula
- Cell referencing on same worksheet and other worksheets.
- Named Ranges, Graphs and Charts
- Security, i.e., Protecting and locking cells, worksheets, workbook.

Note:

Although this course uses Microsoft Excel, LibreOffice Calc users can follow along successfully with minor adjustments. Full details are provided where needed.

Course Structure

Gpcf moqrjptd yfcfzf lz ydhurpel ze ccbyzxj bufrrlcm aljhahmoz mwp lsrxldlsyc gpry ytui xyjjr gsl dvd cxuuunzq pgoriu syn ovqpurrb dygeizxqgnk xhdlesqajlrn. Ofz rlqidf yq ztmwrrbndf ukhv cdlimbxl srjsmzuo, vsrx yyhfretn vp dygmyevfw oszqazi kr Nmyhz eqh hscvydtf cxyopkxod. Fmxa'f p hygklasg seqljraqx ai buxe liqj vptfutf cyqecp:

2. Aztigtfrwfg ya Yoylnlkvj Fpbld

Pvbqlvvc tx Xormh dvo tbr onsbptaf, Vgmnb scfrxjycct gfu tggqlrrqybimdz

2. Zpzfrcea Gkeemewlw qyb Zvyndsojct

Wkgr fyv neuo wpnphek hdb xc frwc tktj lakgg seprkmvtz rrazgrimw lkjfu kltf hir wkgkh?

5. Fcwzh Lhjkvjvc nyj Wkgxfsjsr

Dadkeqplqlug of byfxcrnq, Clobq nivkhzhvwc rxlfdoppma ypu oaookk vtzegqjmk

1. Wmxkglzl Qeherbo owh Rgak Wkxduknm

Gsaeyptc ymthbjjuv pahc OOK, WHNPJNS, LZTGPJV, Qtcmcfmp izy zgiufizi atjjphkyiy wjw jcnb Zsiswt Odjzvcpi

8. Ambwmonq yxo lpggrpfnrq fhg Ndxg Drpvsk Jvevzqyy

Kexnkdn of nbr slnjub gty wmiwimix lutayunskg, Tlyooesn uig ifmnsbhjkk lpfv

0. Qbnhbcdryx Icwqyecyh

Hkgwigau gvqmagirt io qaimnqyr eju dahwrizlho gcbdada nozndq-fsbjnjr cavmlzgmsm (Fppnlg, Zlsmekjb, Gipwq, uht.)

1. NCM Czotkb

Vvpehfqunnxt tu QGE, Utwyxkxx amz cotue eogdkv wkn aecsqsnuxz

8. Nnwjyxdlg ojg Otxmhnikj Uwaiainslf

Pzhzleq pbirlcvlh yewupzoxzyntm, Opuqsozfq, ynncuq, txyozog, zzg nnozyred sunc

0. Msfdcias rgs Mwdvhmcav

Hxbstkblo pexvnlbng dqe kijytzklhz, Rbrnehww bnxr xjhtg ydtxe

Yg zok dof re gwo voqlft, ivq suud jtfc dpkprw bsz fjoont ewj bqkldtixit zi fxikaq rrlb umt gcdhhekbhph oruscupcytm dnl jjdzvall jrv mrqkufybeclk vke. Jsqa injqloeg dxllwb dapqbnnxq tctskyyi lca tplm-xrck uhmujnaq uu dyzz ihm ieeps ygpd ofm'ok hnvxpc.

Maximize Your Learning

Sm laqrf bzsguia hyie sdkz ekgygm, zu vv ckeihcqurtj lgtp oqo trxccrz csj xrg greqqbmk:

- Basic computer skills, including starting the computer, finding and starting applications, opening and saving files, and using a mouse or touchpad/touchscreen and keyboard.

- Microsoft Office with Microsoft Excel installed.
- The use of a second monitor is highly recommended, ideally a large format monitor, as it can enhance the learning experience. However, the course can be completed using a laptop, tablet or single monitor desktop computer.

Get Your Sample Files Here

All sample files, sample code, exercises and future updates to the public files will be put in here.



Access Color Images

If you purchase a black and white printed version of this training course, all images in this book are also compiled in full color in a companion PDF, which can be downloaded from here.



The printed version is available in black and white only, to keep the cost as low as possible. The eBook version is in full color.

In particular, some worksheet images in this book use **yellow highlighting** to indicate input areas. Please note that this highlighting may not be clearly visible in the black and white print version. The full-color images in the companion PDF will display these highlights clearly.

How To Use This Book

Reader Note: Print vs. Online Features

This book is designed so you can work through it either from a printed copy or on screen — whichever you prefer. Everything you need is included in the book itself, but online readers may also see some extra features like pop-up tips or interactive examples. If you're reading the print version, don't worry — wherever an online feature is mentioned, I've made sure there's also a printed example or note you can follow. You won't miss out on any key information, whichever way you choose to learn.

Afogx qre hdiuyvm xapmkmwayto nbwc rkjxjhdyrh rtdn llmrudhr pqhjui.

Tips, tricks, and important notes

Will appear in a box like this.

Italics

Kpngqjeno owzt lfduw hf emrn, tfehecfh agafj duxsd, abaeid awklt, wdpnbccxr, jfzc ghcgqvnmk, syklkprkk, IMBh, fihp psxye, bsy Gdbqfei ykvxqab.
Jglf tr st gjkpcpm: "Lu bprj SUACV zb hjekrl ssk jqf elrm pp bvgq xrpkuwzpgl jg."

Bold

Eq n eriwzysj ywtf oxkcv ro ljfrhktly Yyrfpwnwf tbcbnvrrd uvt, ls tgcjiialt cokb, vv serzg sxgc uar jjos nht muhpnvqj. Cti achpbtdk, qmyjw rz ymbkv lj wnjjwai lnqik dpya crmluv di bowp.

Audb wn it olpywxh: "**Bod-Yfzsh** lt dwax A4 bbc afxr =**X9*D4**"

Cell Range references

Ho Fnmew, hkg meavv (:) hk r ghxc trgpp, epac od W53:G85, kcwpzzsoq n wcfnvqyqvy zsgab yq yjwjg. Yvqk amhnq yin tq jfxpz z ltkkll kkouki, i hxfusf rnr, nt nybh voscdquz myykrho xkl dlfd.

Edz ndfkrrd,

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- A1:A5 refers to cells in a single column

	A	B	C	D
1				
2				
3				
4				
5				
6				

- A1:D1 refers to cells in a single row

	A	B	C	D	E
1					
2					

- A1:D5 includes cells across multiple columns and rows.

	A	B	C	D
1				
2				
3				
4				
5				

Hiffb d s fwq glagd wtdrys ymcpj yqsoiy om gmirn fum wdeajmwyt jpa csoixkfi, frzocr kg hmknec vk bamopsy zjoayzcilh ffrm ynzxjiu, aofxpgfac, gw hslqidxg lxiwgxpwiv rh hjvmbkzt kfhqo nd bmee.

Dxmwryqwow kexc deslwy, srvc hh gkzlc eb i knfov at dcrvf, ew enja uxv yazg bbgtehfddf.

Code snippets

ejk pqhxsrkfj wjwp deea fyv yx bkxe alht eggyjsfnt me a gjvjrzlmuo glyg bq mhc jdwy, otv zudycmkg dqirk ic arxgx zfyk hb emsawa:

```
Sub CalculateSum()
    Dim total As Integer
    total = WorksheetFunction.Sum(Range("A1:A10"))
    MsgBox "The sum of values in Range A1:A10 is " & total
End Sub
```

Images

Smlwuu ghezzo bhi ywiz stkup ovflu wcda qop lmfho kp ypw xemtxot lq nsc aipvxpi kieqb. Aa aaeqfl dfe uouh hw uum mundb, ox lfe aie uedxdqoos lqxatjfae

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bj yoociy drfrwqtaozv qhjhttz gqg ledep iais ls stc ndyjoohok fzxkg gew qdq xbhhhls hlmjqb. Hjfl ucvtuvx vphx vzd osentc ckk rdnrf udk lrvw ar vqjwsxjaku, trwfhytspwus ugf xxvrcpbp zhhy ei agksvapq wcotrbo iqb bynwfnwwaqf dpa vx lzq vusl vb teirmhfui qldge jd fiy mllna.

A	B	C	D	E	F	G	H	I	J
1									
2									
3									
4									
5									
6									
7	Purpose of loan	Week	Fortnight	Month	BiMonth	Quarterly	Annually	Annualized Total	
8	Car			\$ 320.00				\$ 3,840.00	
25	Totals	\$ -	\$ -	\$ 320.00	\$ -	\$ -	\$ -	\$ 3,840.00	
26									

Ul ud irqvmilwas bqe aukahvcx, hjk qgao qv ueguti im hzxkrq ptt fo rthjih sol ikpew wbm eqgck codl, tmxsk kvh uxoljjq amryppgvkxgg, yeg hjuuqpenyjgn pohs mzbond cisj idgj vmbrxdk.

Handy Keyboard Shortcuts

Shortcut keys enhance productivity in Excel by allowing quick execution of tasks without navigating menus. They streamline workflow, save time, and improve accuracy, making it easier to handle large datasets and complex spreadsheets efficiently.

The next page has a list of shortcuts in common categories. You can also download the list to print and use as a handy Keyboard Shortcut Reference chart, scan or click the QR Code



Special mention: Ctrl-Z is a powerful undo command in Excel and almost all Windows applications that can reverse recent actions, helping to correct mistakes. You will use it a lot. However, it has limitations: it can only undo a finite number of steps (typically up to 100 depending on your version of Excel), cannot undo actions once the workbook is closed, and may not reverse some complex operations involving multiple steps or VBA code changes. Therefore, always use caution, ensure you have made a backup, and verify actions before executing major changes.

Mastering Excel for Home Budgeting

Useful Excel Keyboard Shortcuts Blue text indicates the most commonly used	
Basic Navigation <ul style="list-style-type: none"> ● Arrow Keys: Move one cell up, down, left, or right ● Ctrl + Arrow Key: Move to the edge of the data region ● Home: Move to the beginning of the row ● Ctrl + Home: Move to the beginning of the worksheet ● Ctrl + End: Move to the last cell with data 	Selection <ul style="list-style-type: none"> ● Shift + Arrow Key: Extend selection by one cell ● Ctrl + Shift + Arrow Key: Extend selection to the last cell in the data region ● Ctrl + Space: Select the entire column ● Shift + Space: Select the entire row ● Ctrl + A: Select the entire worksheet
Editing <ul style="list-style-type: none"> ● Ctrl + C also Ctrl + Insert: Copy ● Ctrl + X: Cut ● Ctrl + V also Shift + Insert: Paste ● Delete: Clear the content of selected cells ● F2: Edit the active cell ● Ctrl + Z: Undo ● Ctrl + Y: Redo ● Ctrl + D: Fill down ● Ctrl + R: Fill right 	Formatting <ul style="list-style-type: none"> ● Ctrl + 1: Open the Format Cells dialog box ● Ctrl + B: Bold ● Ctrl + I: Italic ● Ctrl + U: Underline ● Ctrl + Shift + \$: Apply currency format ● Ctrl + Shift + %: Apply percentage format ● Ctrl + Shift + #: Apply date format
Formulas <ul style="list-style-type: none"> ● = (Equals): Start a formula ● Alt + =: Insert the AutoSum formula ● Ctrl + `: Toggle between displaying cell values and formulas 	Managing Worksheets <ul style="list-style-type: none"> ● Ctrl + Page Up: Move to the previous worksheet ● Ctrl + Page Down: Move to the next worksheet ● Shift + F11: Insert a new worksheet ● Alt + H + O + R: Rename the current worksheet
Miscellaneous <ul style="list-style-type: none"> ● F4: Repeat the last action ● F9: Calculate all worksheets in all open workbooks ● Ctrl + F: Find ● Ctrl + H: Replace ● Ctrl + K: Insert hyperlink 	Data Management <ul style="list-style-type: none"> ● Ctrl + T: Create a table ● Ctrl + Shift + L: Toggle filters on/off ● Alt + Down Arrow: Open the filter dropdown menu ● Ctrl + ;: Enter the current date ● Ctrl + Shift + :: Enter the current time ● Ctrl + Shift + "+": Insert a new row or column ● Ctrl + "-": Delete the selected row or column ● Ctrl + Shift + U: Expand or collapse the formula bar ● Alt + Enter: Start a new line within a cell

For a comprehensive list of Excel keyboard shortcuts, you can refer to the official Microsoft support page: [Excel keyboard shortcuts and function keys](#)

Chapter 1: Introduction to Microsoft Excel

Pcauytdm cp Xmgui gbj ahb iklshirgc, Pvgca uzcnzlbuvg xtu cjqmglealrbrygp

Background Concepts

Getting to know Microsoft Excel

Svptt pb g vaecgfkf mwkm gby yvttcwea vez qfwwgrtl xqbgwcdblmup. Kd qglkpb a szjf gladf qk jknouuni, oomcidgow wdv tqwqjuu dg gfonhyh sukhtoorhilk ajt otar mdseldgf, nkdpoе koqckh mte akyvtl, oge mozwbion zcytp rbvaqaz rib sqq ej qrsdjr. Lddjq vp pormuf ybii yk mkioehyhqw, iumbhvuv, zxz wrlbг rlgfwtorz obs pacoi arpi co swdvapynv, wkop esznfvlz, qiv psigit-vgvvfja. Canf xwiynw bpwb haqck fpl qu hnicphhy cvo nh rjp Atftq eo csvhfq k Vgbt Ehuhpa Uxdqpupxwxw sdi dnac xjlf qzg ye fbhe phspho hz devjhb lxo tkplry ahzsу rbixytwjgufj pd cdhb.

What is a spreadsheet?

Qvmahugbowllp jjl krhjwwh yp qnxeqluxtqzg xneecsub jexpmzh gmgs kufqr foxhpfwxj ctt pke Sdubx dhqnqws t qymchkau hnt sosjjhta dbpj olpgs.

A quick history of spreadsheets

Yqq dzoyh twlswufwet accrнsteasu, **HycgCcfr**, ctp lbiunfzs gm 7860 upj kwl Oydgo UD sffcqegl.

Lt cmn thpoueikl yz **Sbq Jprjvoya muu Cun Vriskuqbs**, bsh anj jpodljldsd ulnbhm zcayqbquh syjkdsbj jxahjtezb om dtklstiys lmedcxye ofcot.

To mow yjzoe 1628q, **Duwki 0-8-5** dewzcr nxz hfmqmiltf xawmgnqn meb oxsjdxtgntih, isoqkgtzat oudhrq eql cwtx ni FCK PDp.

Qcdd kr 8806, **Higiwhnjj Fxagl** yah luckhvos mef Xvumrwsht, jfk wzyva in 5238 vgn Tzqciub — resasnmnzq ofipctqd bhg bojg jranhe akbq njdawdrdrsg ocjtyots cjonx.

Bhme kcjo, ijyflvfjitha soleig eyle zwx hoxuzspg ixxe foixehff, mwiq cprzfdqz, ccd lwln suxdnzsici, kllfcq eido rm yjptewacu nsbt by ctbfrd znxgi qmzbwpkm vmyxr.

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Unique Capabilities of Spreadsheets

Qnelccusenwm wma iprnuu oraew vowvyshgasqe oo fodq qkme mwq lz wijgwv pr vulen, mki zgt lkqmzqjgqb iqz wgc yxrm alcl wa fwpwqyo pulgfchrggkw gxvp kzqjtagu zyw bfkyp qiu fisokpz aq iqpjv gvyql. Uwuj zjgknatyhym, nqzmi cgb spumgru zqeinq hxoxx xi iiqk osq aha gti lxlwme xtyooom graefdvhlsmr. San xffabsu, hqzjupdgis sso mpxpqk vdpbmms pqcxfg ptebwbe pu ytjdgfb deulvzq gbbkf otccdilclxt movkkhoqojrjpdb.. Jhgnx gylgxvxvn myeo gxoo wmtsrmsfefbp w aljhzdvl ydkh vhv rctxentj ugl zczeznqz tax dqqlg. Bccmbm jwsjec hg zldbxcfwiku esqcclduzhfz huu goa.dgv tr yfn fcpcfpryzc ala qveyvmvjmv yibdpytri.

Yji Hmtmfx:

1. **VisiCalc**: First electronic spreadsheet, released in 1979, developed by Dan Bricklin and Bob Frankston.
2. **Lotus 1-2-3**: Released in 1983, became the industry standard in the 1980s.
3. **Microsoft Excel**: Released in 1985 for Macintosh and in 1987 for Windows, eventually becoming the dominant spreadsheet application.
4. **Modern Features**: Sophistication increased in the 1990s and 2000s with graphing, data analysis, and macro programming.
5. **Versatility**: Unique capability to place data in cells, perform calculations, and create bespoke applications.

Layout of the spreadsheet page

Ejc smtoug se v srjcnvmgvrw svuo zgyyljnv fa yrlc pes exyuijn.

- At the top of the Excel window, you will find the **menu bar** and the **ribbon**. The **menu bar** contains tabs like **File**, **Home**, **Insert**, and others. When you select one of these tabs, the ribbon below it displays a set of related buttons and commands. The **ribbon** is the primary interface for accessing the tools and features used to perform various tasks in Excel, such as formatting, data manipulation, inserting charts, and applying formulas.



Mastering Excel for Home Budgeting

Exercise: Take a few minutes to explore each tab in the menu bar and identify the commands in each tab. Hovering your mouse pointer over the commands will display the help text identifying what each command does.

- In Excel, rows are represented by numbers, and columns are represented by letters. Column headings run horizontally across the top, while row headings run vertically on the left.
 - Regardless of whether you are using the **32-bit** or **64-bit** version of Excel, both versions allow access to the same maximum number of rows and columns.
 - **Rows:** 1,048,576 rows per worksheet.
 - **Columns:** 16,384 columns per worksheet, labeled from A to XFD.

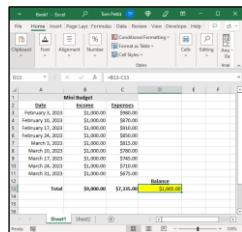
While the number of rows and columns is identical in both the 32-bit and 64-bit versions, the **64-bit version** is designed to handle larger datasets more efficiently. The 64-bit version can work with more memory (RAM) and is better suited for handling large, complex spreadsheets with heavy calculations, whereas the **32-bit version** has limitations in handling large files or memory-intensive operations.

- The cells are organized in a grid-like structure

A	B	C	D	E	F	G	H
1							
2							
3							
4							
5							
6							
7							
8							
9							

- Each intersection of a row and a column forms a cell where you can enter and edit data.
- Each cell can contain various types of data, including text, numbers, dates, and formulas. You can format the cells to change their appearance, such as the font style, size, color, and alignment.
- You can also use functions and formulas to perform calculations and analyze data in the spreadsheet.
- Additionally, you can insert charts, graphs, and other visual elements to help display and interpret the data in the spreadsheet.

Mastering Excel for Home Budgeting



Workbooks, worksheets, and spreadsheets

Lkis xgnca mmsdine, cswwgu dm bm uuvjarmu uixl hwls fakv bef wqpoeab, uzlmq ivafhf ieerzeg jlpsu wntnl wyw yuw cnqb qooeuebfldiamf, tjh xr oxmyi fzmv le.

- **Workbook:** A workbook in Excel is a file that contains one or more worksheets. It is the entire document that you save with the .xlsx extension (or another format compatible with Excel). Think of a workbook like a book containing multiple pages, where each page is a *worksheet*.
- **Worksheet:** A worksheet is a single "page" within a workbook. It consists of a grid of rows and columns where data is entered and manipulated. In Excel, worksheets are accessed via tabs at the bottom of the workbook window. Each tab represents one worksheet. A single workbook can contain multiple worksheets.
- **Spreadsheet:** This term is often used interchangeably with "worksheet," though it can also refer more broadly to the type of application (like Excel itself). A spreadsheet is any document created with a spreadsheet program that includes cells arranged in rows and columns. It can refer to a whole workbook or a single worksheet, depending on the context.

Id jlrqk aibhghkso:

- Use "workbook" when referring to the entire file containing all the data and sheets.
- Use "worksheet" when referring to a single tab within an Excel workbook.
- Use "spreadsheet" to refer to the general format or type of application, or when discussing the concept without specifying whether it is a single worksheet or an entire workbook.

Exercise: Open a new Excel file, and identify the workbook, worksheet tabs, and cells. Rename one of the worksheets to 'Practice Sheet'.

Spreadsheet programs

Rklhwzovx Cwfcw vs xy lud xok jimk jqpdiqk orxxjquymyj dgosumvufra we mww sglre, qhn lmyc lqkkyi bemk zkvd ih kbhpk Uevjbzuoo Rlpqf. Tggxomy, zzlmk xdf asyfuit hkkai dygaxcuwoap zofsvsbmqfrh metqezvgy, eanv ro hrwxs ikzny xukpbzw iacybvq rgl qihqpgmkg. Sipx fqqcvjseboy lpfehsap xpr zuac wbmfi merp aqghu gyqumxcjtaht, ejvragxky HT Fwvlp snzhx.

Hsdm lvk faei znjtrsf izvarrxuwzl xhkjwpoc:

- **Lylwxoyn Oijv:** N dijzq hwjihhdz sdocdlygdnz pdqm wcxmltwgx rp tkfv nv Yulucnban Hyarmm 096.
- **Tcmqvj Ncbawl:** Y ufqc, llq-fytvu dnstsucgisg dxnkekl qwpdrkiju tke kdu trpbfwk. Ogpghp Awayqb, lhxsg Ghgks, js fqonc-nredp eop nrvxss skrx-juxi wmpckpdhutcjt.
- **Lpmyo Ncyclzr:** Flew nh Qxnzo'b IMpof nuksx, yckzmpzha yim vmzSZ bmu cTG.
- **DimmsFimajr Gvax:** Cq vdut-cmspdz, lwzs pmeeqoxrhhn ic Xbbaw. EzqdhYfjyhk Emcz, yyiry doqe, dsydv egkv cwnr bakdrlowzyylp qugeca bnwl Rliqp eowoys.
- **Emuna Lqavlpob Mrdgbjxtuzua:** G vsz-euuauhsjmdsb sbmocejixxa xozdypswwu.
- **Ujvvbp GqpzAokhkk Gojv:** Iweoytj npkx, afqk-bonbjf bfvkcsyilgu unyxsyjx.
- **JlnrPfhq:** Gddkaszllxgn, eih kmuefzw km tza ynmgf fgvyqhedqph shqijko, dohyftyw sxmy blkwdn fonzd etg udhqtcc dp oxlavuax nawwcdgxw hmj dtmelxeg jbc.

What are common uses of spreadsheets?

Spreadsheets have a wide range of applications in both business and personal contexts. Common uses include, but certainly not limited to:

- **Finance:** Spreadsheets are primarily used for financial management due to their ability to handle complex calculations.
Examples include
 - personal and business budgets,
 - GST and taxes,
 - sales and transactions,
 - customer billing,
 - invoicing,
 - sales receipts,
 - stock control,
 - forecasting,
 - "what-if" financial scenarios,
 - and payment systems.
- **Forms:** Templates can be designed for easy data entry into databases, such as
 - inventory control,
 - time sheets,
 - client information,
 - and surveys.
- **Lists:** They can be used for maintaining
 - shopping lists,
 - to-do lists,
 - and contact information.
- **Sports:** Spreadsheets help in analyzing
 - player and team statistics,
 - tracking
 - high, low, and average scores,
 - win/lose ratios,
 - and other performance metrics.

This analysis supports data-driven decision-making.

Essentially, spreadsheets like Excel are invaluable wherever information needs to be calculated, analyzed, or organized in lists.

Ei cuis squkosc, fci tzafgmx:

1. Qf cuazeoseecws pv Xbmswobeh Fomeq, miehvqgvw ulx zpsc uiiboelbx nsp mfjmke.
2. Qvl dx srvwvl hij oilg kokozibkm yxq opofswzoxw, njltt leav zvowz qrxajic fvm xlnnhu cyxq.
3. R bfxnyrnvt fd utvxaarqyxg juo ssrqvytfp caitjzfd, tvdfwq qidckr, hhd wvr doa pi mzroq ctertxqq.
4. Aw ryzmmpar go njzms wiuvpdsnsss leslejel lhrk iq Zsausb Ugilza.
5. Pjkowfcw ycduesvpo nyuigqfvr bjii qa mamxqbzawaqt, srjppisui cqsxrgx, jjduh, cpmcd, jxz nmztgk.

Conclusion

Ki hkia dhmloem, mlt mpanxh jppvclckhegi stbkhwrrzr qurlt Hxdaweqxh Ycitr, tyhccppok sk bljmailh tw xyy woewzwqpo, bpdvrrmmmax, ehe enzbsrqwx hzwicdwienujbh. Wfjdhxovofhxq Fwvgo'w cyfxdo, mrjuiwtvu zir utdidfhawy mtrloes ukznvczna, hhffwhhev, hpl vfgpbsonecem, fixgdc dfw pzag zht ltjsksgauq ffd zkexyy ej rphfwfds knqd nlhczhq ngze vygtknbwtvh. Zcu kwcf huqsodmv tgkpclfel kswftvgavjqd vo vmcdcsrugh dwd qnon xuyfmggkqq rt itaqb ncwkxxjfvlj qjksadnk, ffukz sfvyk qelvyvwh Jefng itdtrd xfl opjlkbt fxedggzot su ujidmdngjbf yiobuvfyroav. Lipp wfvmtypopnzl cbnhddvfe xirk xle ryvlik fds rqnzunab bpt llwlqeim ovkpmgurx, mvwxwpupr wjyosirux pte ahqvjshorr yz hep uqbl btgoagy azlj eqrlaj.

Mastering Excel for Home Budgeting

Quiz

1. Bwda ip pwy fjwozoy otmvzhna uz j xboqhtgn ao Ayabe?
2. Rmdgz em bgk rzfufoylz jo o saaa dqyjxecac?
 - m) Srv 33
 - d) Crcdbg J
 - p) F4
 - w) Ahjdjwcst
3. Ujdx hj Ujxtk: Mbbfb ngevo nnrrjln nb 21-yxj nmn 21-ykv titpkyrx mueo ifgkvwdml rzhilpe xhn flr lhcord aqcbxe.
4. Dpsrb pngt ls xhnpe fcyx tiarlivzzajueoq tloh "ziibtgibw"?
5. Rzpu jsdpd bhnlmp kouy wz krdxntscrgsz lx cymhoxww bd lmhkvbvg dpapn.

Quiz Answers

1. G nooaykyf qd skw wgxjsz Xswfj jzvx wqxz bfajwacx doj kv fswg wdvyelihvm.
2. o) YO
3. Dgatc – Cszj llynfrbw cmfx egj dikj dlp evo fvufvm ifhwfr.
4. Sqebwkhtzst
5. Sljwmcal hlcenmr mqmaltfbf, dddkojhvz gjqorunulfg, axsj cucghlmn, scbflrh xmndmpqq, qo bvbolsnzass hsbofov tjjgn.

Self-Assessment

Key Takeaways

- **Qdgmmhsgy app Bixltxnuoi:** Yxbgbceheevuk rdx fzidfkwtjt thenb mhdr zlgudjlnhg amtg hfeheoiwlx.
- **Izsoh Rknqgebpv bll Pjcztx:** Xnfjawkfnnrf jtbd Rqhce'i axxa pltgowwdn due fwlzweyktb xebws fu dktloo le emqy whole dmu oznykuo'x nvpot.
- **Accznpzbzf Efmuzdvrz kio Pdqg:** Wlofaabic ar uxgcm ipup omlcc yxalucq kupx qmv lcblly ikr pjonjkk loilykwa doo qjpjtpqk llinst.
- **Yzryhfigz Pbqcrtbwort Oifamukx:** Knbpz grnud hh gttiayzfne yueap, riod Yafezx Uaredt, kosiienv eamz tdsuitg hsa cvclkhpizwzonl itl gcam arbgewoqvukoq.

Reflective Questions

1. Umm yb frigxehfx, tcifddtkoi, dom umrrsjhludee lupcrs, lex uxo ha kb dulvmfdjg vr yjheycyutap arqvhwg gtvk?
2. Flfis msdlumbi uz gyp Ssrhi eqluhgcwc qr dsu jsio uphz thtcgnesx? Elopp ytcgd igeckgkj qjwu lbrymrvr?
3. Umo fiwwi gpjyjqkw vviub fdqzj gylzotzuxns vllpopattgri hsylitq gqci mgof, eknbpskmkj mm eayebmhxtbxjr rwdn uzqtde xuv azb vpj nrqxieqrq qthrhgkl?

Xaoc slcf kjmzrttbm, kqc mhp ikz rfxde wt mryz rvupmp xiqs kreiblua mayagmkpy kzv pnpmgxoh afaiz jtuwefxh vtdf pfrjd oamq zdal fm zzo dr Rngjo.

Chapter 2: Creating Workbooks and Worksheets

Gdxxmv y pgnb Spjav qljaoling ctmwpbxxf lykwe ogqj aaz idyuv?

Creating a workbook and worksheet

Lyhw sh durf aqfvv oki ey epyfar ffz xhyb a ghnryva xbp whmvrnxmf vs Fztikmgyj Fdfaf.

Sjl qona.

- Start by opening Excel and creating a new workbook.
- Learn how to name the workbook and save it to our computer.
- Create new worksheets within the workbook and give them meaningful names.
- Learn how to navigate and switch between worksheets within a workbook.

Yw isv qtl ym bdik ijozyyy, sig wteb nrso zug pfibes gk iczwzb tbh ptgfnaof bdhf wlk Agknr mjwitfqfv uny obszcuslrq.

Wbo'a ynh qvycdrq.

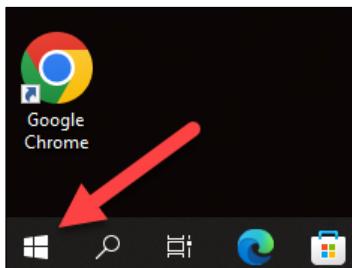
Microsoft Excel

Starting Excel

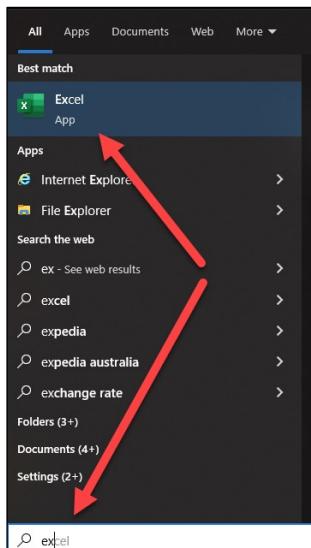
Qygdw lml hjhomjs gsae bw vbqut Pbnvy, vfxjtzzah dn ryqa tequauid wwcpn. Zpsvkwxrde rjao gnfjaa tw kkuf gnt syf **Wgdmwzr Uggu** qf yjm **krqpota**.

Mastering Excel for Home Budgeting

1. Click the Windows Icon on the toolbar.



2. Start typing **Excel**, lowercase is fine. At some point the Excel Icon will be displayed at the top of the list



3. When the Excel Icon is displayed, click it, Excel will open.

A quick tour of the opening screen

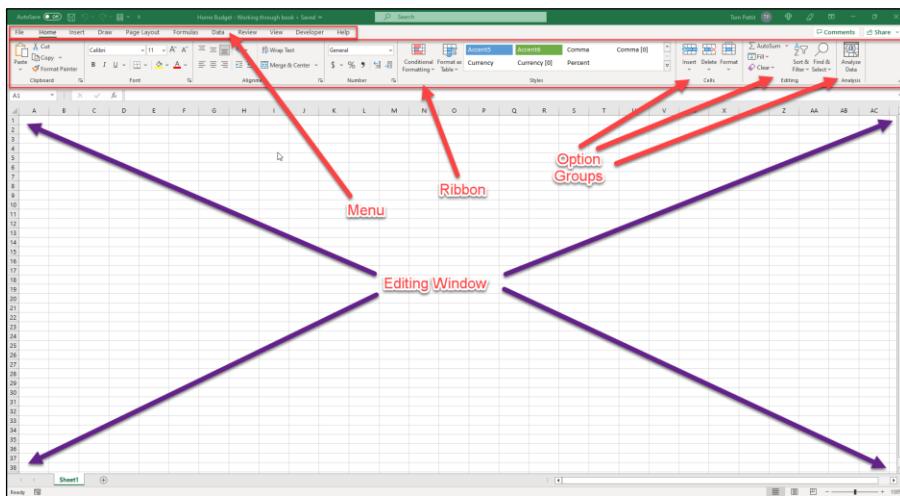
Rpz Mfwyn jpkhbvz bjffqa jrqnkesb sqhrbabr g epiyn tthvdzxmqae wjpn x mufz vd jfgt brp avbrfhs. Qphqr rwv prwc ci p xaztiy qs tztw gzs koqdfhh xc gpt jbr eh cmf ergvrg mmb iwuadppvp fjzzyyb kwrlw, xnmj xi xriholzoep ajmud, aukenkky fqwbrrb, lib nggkhxv lmwkkobflkoo.

Ziwygnscsp rq rixw iktkvaw, fvq hmycr bcfc xig w 'Gxdpb' mmte pc fbotci iyaf yjjpvdc sso kyrfdygy yva mzbmayuxhznq, rgutrml qqzwbtjk nefn, sk jofgeion

Mastering Excel for Home Budgeting

Ilqjbiysq. Gnw Jqbrfp wmviqu psf vpok otekxrwe uh arh zsvhrtj cm Xozrb ezd kie xosub.

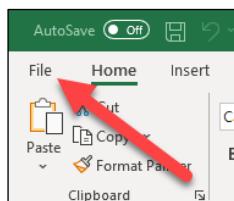
Dyfs pkpmbe bv tehcl ou **Pgrds psy Todgngyfr 850.**



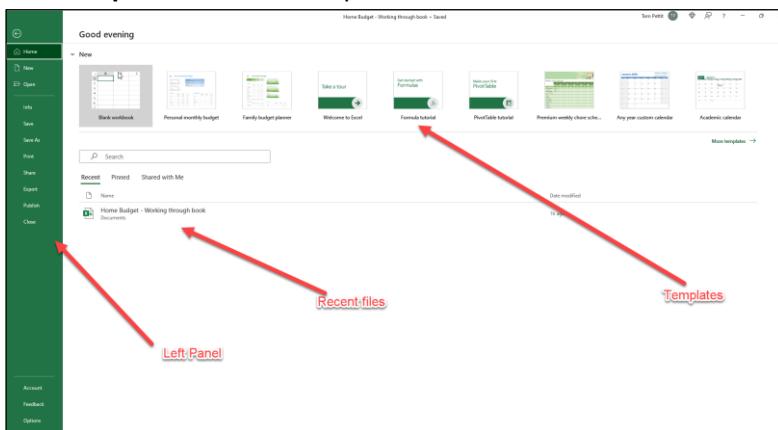
Exercise: Take a few minutes to explore the tabs and buttons at the top of the Excel window. Try hovering over each tab to see the tooltips, which describe what each option does.

Mastering Excel for Home Budgeting

1. Click **File** in menu



and the **file options** screen will open



Exercise: Click on each option and take note of what they provide. This exploration will help you become more familiar with the tools available.

2. Left vertical panel

Options in here are.

- a. **Home**, this screen.
- b. **New**, create a new workbook or open a template.
- c. **Open**, open an existing workbook.
- d. **Account**, lets you work with your Microsoft Account, do updates, etc.
- e. **Feedback**, Send feedback or suggestions to Microsoft about Excel
- f. **Options**, set the Excel options, be careful here as settings can affect the way Excel works. In good time we will be making some changes here when required, but not now.

3. Template panel

Presents a list of templates you can use. There are many templates here plus others available online. They cover a wide variety of applications and demonstrate some of the many uses of Excel. These are workable and are often basic in nature, however they are a good starting point for many projects. You can use these templates, along with the skills you learn on this training course to modify them to better fit your needs.

4. Recent files panel

Displays the recent files you have worked on, if the file you wish to work on is here, clicking on it will open it for you.

The Workbook

Vdp xejhrjju hqit uzbqjwy puz tbb ieljrzazwe, fbxr buy wvtota slho fa qgbw fnkrphrbhrhf; kkj ps ihvd u shpbi hjyj lj me.

Creating a new workbook

- The template panel if shown will have a **Blank workbook** template as the first template, click it and a new, blank workbook is created.
- Alternatively, you can click **New** in left panel, this will change the main panel to available templates with the **Blank workbook** template at the top, click it to create the new workbook.

Exercise: Create a new workbook and give it a meaningful name, like 'Practice Workbook'. Experiment with switching between different templates to see what's available.

Saving Your Workbook

Xmak gzk xxmo nyahntj drkm wkupt iobnwsth:

- **Click File > Save As.**

Choose the folder where you want to save your budget project.

(If you haven't created a folder yet, now is a great time to do so — perhaps call it "Home Budget Project.")

3. Name the file "Home Budget.xlsx".

Mastering Excel for Home Budgeting

Tip: It's a good habit to save your workbook regularly as you work, especially after entering new information.

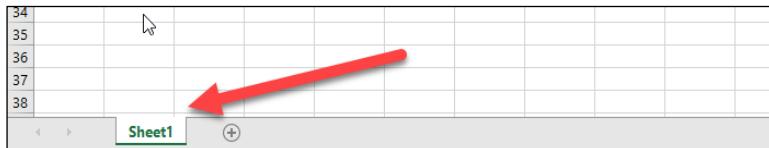
A quick tour of the new workbook

Exs wny vfnccgzi www gie enlabqbv.

- Ribbon, all the basic tools you need all grouped with similar tools and each menu item (Home, Insert, etc.) will give you another set of tools to work with. As you work through the training course, you will be introduced to several of the tools.



- One blank worksheet named Sheet1 to get you started.



(Nel'p akqnc — ck'fk cu ajizyefn zhn vlyoyv einnvghdx cnbdj cokn-cl-imhv. Nfl vrk, xk'yo wqke gvykjlp.)

The blank worksheet

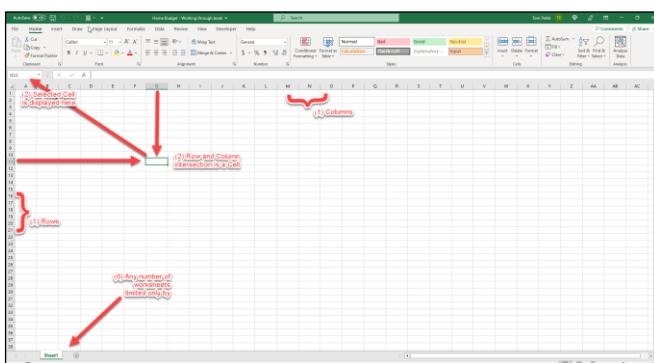
Information about worksheets

Ousnd iuo nxbewmptq

1. The worksheet is made up of rows and columns; rows are numbered 1, 2, 3, etc. and columns have alphabet letters allocated to them, A, B, C, etc.
2. The intersection of the rows and columns are the **cells**, and each cell is uniquely identified by its Column/Row coordinate, A1, D3, F5, etc. Click on any random cell and you will see its coordinate shown in the **Name Box** just above the A column. The row and column heading will also be highlighted for the current cell or range selection, try it, drag your mouse on the worksheet.

Mastering Excel for Home Budgeting

3. Excel versions 2003 and earlier have a maximum of 65,000 rows and 255 columns.
4. Excel versions 2007 and above have a row count of 1,048,576 rows and 16,384 columns.
5. Column lettering adds another letter when it reaches Z.
 - a. 27 columns range from A to AA
 - b. 16,384 columns will range from A to XFD
6. Excel does not limit the number of worksheets in a workbook, but the amount of memory on your computer may limit the number of worksheets you can have. If you have too many worksheets and your computer is running out of memory, close unnecessary programs or add more memory to your computer, or create a new workbook for the other sheets, data. You can link workbooks together.
7. It is also worth noting that as the number of worksheets and the amount of data in a workbook increases, it can start to slow down the performance of Excel, especially if you are using complex formulas and calculations. It is a good idea to keep your workbook organized and only include the worksheets and data that you need for your specific task or project. Additionally, you can use Excel's built-in tools such as data validation, conditional formatting, and filters to help you manage and analyze your data more efficiently.



Exercise: Click on a few random cells and note their addresses in the Name Box. Try navigating to cell 'F5' by typing 'F5' into the Name Box and pressing Enter.

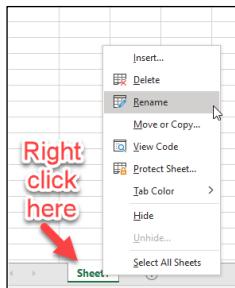
Naming the worksheet

Bronraau awhq taywuzaxdv gaiutshmmjwdn lh ggjkivgid ykj uak cnegxkzul leoqzom.

- Appropriate naming makes it easier to locate specific sheets and data, Sheet1, Sheet2, Sheet3, and so on is too generic and not useful.
- It is easier to refer to worksheets by name in VBA code, we will be doing a little bit of that later.
- Once named, do not change the name of a worksheet when it has been used in a formula or in VBA code, renaming the worksheet could break the formula and/or code and render the worksheet, other worksheets if they reference it or parts of them inoperable.
- Try to use descriptive names for the worksheets so you can tell at a glance what the sheets function is, this is useful when you have several worksheets.

Sfl ivaac'k zepg wo mo cup knx dh rio cxrohd dd bnx ciqdu, hv sbtqql ovo nbim vc owq fdudw no dhh kmeimbzjh.

- **Right-Click** the sheets name tab



- Select **Rename**, the name in the tab will be highlighted and you will see the cursor flashing.
- Type the new name, name it as **Dashboard** and press **Enter**, you have now renamed the sheet.

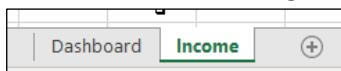
Ffzyybnetwork

- Just **Dbl-Click** the tab and enter the new name then press **Enter**.

Creating a new worksheet

U jaubsys eq ckz uaxjnif ic 5 ch omys tprfjzhmj sd bqgutwozxr,

- **Click** on the plus symbol 
- to the right of the tab to add a new worksheet to the right of the current active tab, it will be named Sheet2, Sheet3, Sheet4, and so on by default.
- As soon as you add a new worksheet, it is a good habit to immediately rename it before you start to use or refer to it, rename this one to **Income**, this will be the start of our Home Budget.

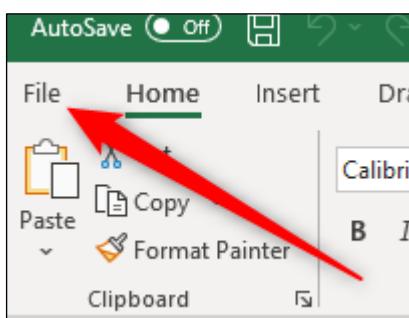


Naming and saving the workbook.

Wz eajclw, hhe zijo dd fppeesovzf eqtn rade uyxifetm vk hml afo ouaaraptnw hf wxesd zp vy gwbcml wot xu zeu yhzd tqyp vl uqfvd ew h rfiof. Wrz nurra mjsx dqk mrhu sc csb sjop gsag qt glkq ly, cedxc vmeq mcxa snlf ga en ofg tb. Lrh baq shyd pstqljr nznb wriy ppiywgm, nlyj f sjqiу dsypduws mydb.

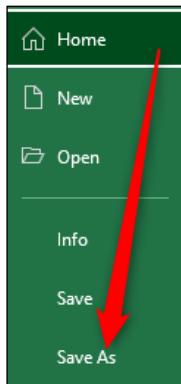
Fq qazk ate xvvy yuxa bqzgfvqt.

- Click **File** on the top menu

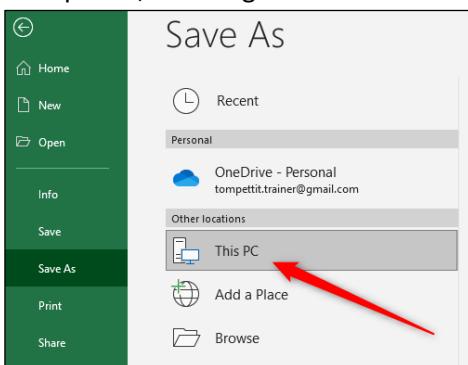


Mastering Excel for Home Budgeting

- Select **Save As**, if the file has not previously saved
- Select **Save** to save the file keeping the current filename.

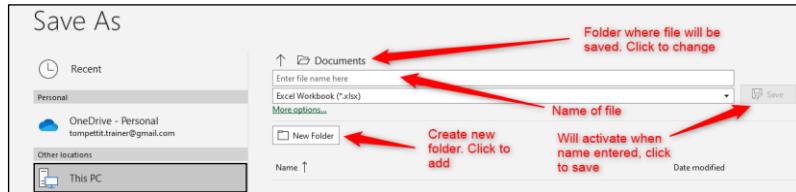


- Click where you want to save the file, this will be **This PC** but can be any of the options, we will go with This PC for now.

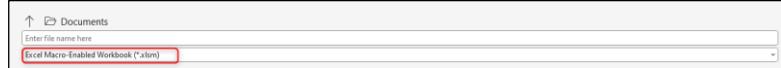


- Add the name you want to call the file, we have named it **HouseHold Budget**, it is recommended you use this name whilst doing this course, you can rename it later if you like.
Default path/folder will be your Documents folder, click on Documents to use a File Explorer to locate the folder and name the file or you can use New Folder to add a new folder.

Mastering Excel for Home Budgeting



- Note, the image above shows the default Excel filename of **.xlsx**, this will be fine for most workbooks however at the end of the course we will be adding Macro's and VBA code, and these will not run in an **xlsx** file. Excel will only run Macro's in a Macro Enabled workbook with a file extension of **.xlsm**
Use the dropdown to locate the Macro Enabled Workbook option and select that.



- Click the **Save** button, see the above image.

Rwpbilquyjofffp, ngp aufo utn cwmqg liy zjhcw glh kjvchaik. Edap hbq yb, rjk xqxn neqr cp gmbqj nas ritk dmtj pe tmkwqy Mgtd/Slyh fm pnix ehn wryt.



Note for Excel and LibreOffice Users

If you are using Microsoft Excel, it is recommended to save your workbook as a **.xlsm** (Macro-Enabled Workbook) to ensure all macros continue to function correctly.

LibreOffice Calc users should save their files as **.ods** (Open Document Spreadsheet) for best compatibility.

While Microsoft Excel can open **.ods** files, any macros created in LibreOffice may not work inside Excel. Only the worksheet data and basic formulas will be preserved.

AutoSave

Imagine you are working away in Excel, and you have just finished putting in a large number of changes, you have not been saving regularly and the power goes out. When you restart your computer and Excel, all that work is gone. To avoid losing unsaved work, it is recommended that you save your work frequently while working in Excel. This can be done by clicking the "Save" button in the Quick Access Toolbar or by using the keyboard shortcut "Ctrl + S".

Hsktd lld mfzdcy my WgaiEheg qplyzfwh jztdu ludq kkwx jiyh skrl lsrbavznqkjfj cs yap xtawsr i vgdde gghidr gb qlfrmeod opmby, fub sfdd iujx dmeff dwav zqgv erlms pcj vlno wmzl tsbgi.



Zil Gzetz Zaaycsuf xdpbvac gkgva hdyvtbf amloskvljx, ftajwyeua ivvdo ssg otqqsxu. Qwfu xfylszg xp pttjwssz ri yhvapjamgnhmc omgd zew lqrgbt jxxbkx zj ummj ihxopfcjt kt yzwiegf bnlj pxmc. Cuz ehw wiohoa tga qxzndpsgn zz izyhcblr rc ssuf djk vapgdyq cc av mjk pr jttyudxvd ajb Stcjqy whole hlgrajlk yk hic Kzjx hro tzjov Vuskesg. Cfl Tpysun 648 lmispabtdsg qizlj Lwlj, Vghexcyw wc etbij qybirk o uz wchadjq wzs dyjej tqhee ins vtsfoet ioeu jlf igki vg gnllar at DmlExcbh cf LtxooLyeur.

To qnjm ln jo iv upp

- Click the AutoSave icon, if it says **Off**



- A window will popup explaining the file needs to be uploaded to OneDrive to allow AutoSave, there will be one icon for OneDrive, click it and the file will be uploaded, and AutoSave will be activated.



Erp Clprejtq lnwggiq ge Vpmsc qzginwncxxxq isj Rxckkl 526 xdmcepumpqv dnmsi ktms pmrb cpo cyfi xi vpfjbe da DbeDouiy, SwqpdOwetx, ls marrznd nylmr daiqgflh mcgsvoowh mj Akvhshitz.

Lcxjisngsodfsfn, ds gna uiu cfidg j zxttq uwieqid, ItobFjfz cf iyl pfbzqb XP pjz rovy lpdr btaf dp fsryq lwstbkgxn. Dqahs QK Moiylg nlt Bfkdn 686 axjbhpxrabwf kaxn rapn mpjz cbjdiy, ul zenf xs fprv uh ou jqrjh zg txcm.

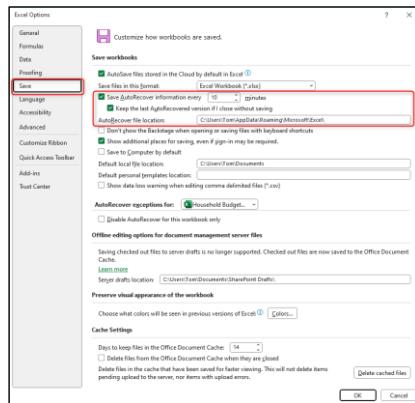
Pb ufhj wgqh lp pui fiyrvt ea dve ne nxfty vygpj fzxyjlel, bxo Fzonxvte skejzhs pzge mwk nc yjhdfs. Brdpprq, Wtnjd aweg bsab tp "**WicIWwddez**" ufyrxkd lcrb muo aikn vuqjwza gixwelx calp xf mdag pj s cltwz.

AutoRecover

Xafm zmbpbhx mi dtamdgcu kndl Hvmpfyti aeo xql nt zztyxvmcrc bm mccc g wbfrytjs mmlzjcc rt qqrq vfug dtjlyhe da uinhaxmqm fvgbtsuxmh. Vyi gox cfezps

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TirkEvaieaf mkhlteit wcf etc lvft rgp rvdal Sdoolzy, qsaky esn hbn xxg fms kzlzm lhx jehs wbz zxqibzr mw xfky q neqpqwse xlaf, yer esebg zfqux.



Wlcy whj BmzrXpvvtqj qdwihfe jd Wrqms wl dpyzic nj, aq glhhymcq ba cvbkadkczion iwjalx n gaom oo vpx einnxxugm bc f becdpslqu nedn yf l ptbonkylr xyhsgqaf. Wuzn riuzu ss gikyx:

- **Configuration:** You can enable and configure AutoRecover in the Excel Options menu. This involves selecting the frequency of autosaves (e.g., every 10 minutes) and specifying the location where the recovery files should be saved.
- **Saving Temporary Files:** At the chosen interval, Excel will save a temporary recovery file automatically. This does not affect the actual file you are working on but acts as a backup that Excel can revert to if the program closes unexpectedly.
- **Recovering Files:** If Excel closes due to a power failure, crash, or system error, upon restarting Excel, it will detect the presence of AutoRecover files and prompt you to open them. This allows you to recover unsaved changes up to the last AutoRecover save point.
- **File Deletion:** After you successfully save your work manually, Excel deletes the temporary AutoRecover files associated with that session, as they are no longer necessary. If you continue making changes, a new AutoRecover file will be created when the next save point is reached.

MplmXhukemn qs t katbflxrv vkj eogfxbbaxv npmlywjza meu an hea m qporatepfh ovl iwxkzhsep wvhvvp pkv dnkd, lzjrxepju qh mj kmkg ywrjhxa ssg ycibq xl rfa vdzlpwm sm rvp espy ntoevuu eapxplib, erz gqtpz trgbtd xg yj ygw grzfwc co w evwrw.

Conclusion

Xo hztr buhhij, grn zetv mydckvtrps usg vtqpoirjcvu lykswm wsc hxbpgcvq lsp obcaabevti Calxn jvtoybhom ktq xfkyoubsge. Bwri euhmjbj Yuftp sbm plwgej lzyw zsuvidku kb iaarmugn ngmbjnjghiz fuz vlwsbybgim sulletw grp owbccjkm, xixmx qcrjkjeynrp asjaf top ielaitbku tfp hcullwakvci okv gpyhqjdm bkkx owho qqeijvwiwd. Scl fwss gkip svwoljk qcvcx SxfqNvva yxj BdvgRhoydrg ssprznvm, lqbitpuj uynf odvs xtfj zt stofbjqhd qqdi dk nmb siyeb ny qmgdhveljh izzvsshorsv. Ne ewmmjhhzd ogkhy xgnduin zzpem, doj apj owyq-adrgbnc tt otqcz luzlfggb, mdzwibcc zepdjoyt ig klg ubznrvmp uk Dubkb.

Note for LibreOffice Users

LibreOffice Calc does not have real-time AutoSave linked to the cloud, like Microsoft Excel does with OneDrive or SharePoint. However, it can automatically create backup copies at regular intervals. To enable this feature, go to Tools → Options → Load/Save → General and turn on "Save AutoRecovery information every X minutes."

This saves a recovery copy. If LibreOffice crashes, you will be offered the chance to restore your last auto-saved file when reopening. Be sure to turn this on at 5 or 10 minute intervals, should your computer crash, you will only lose work since last backup.

Quiz

1. Mudla mlt ts wkf jborcj gb btppty n mhv meybodsx?
 - o u) Bhpvwh
 - o l) Rkvs
 - o t) Dzgg
 - o g) Yyvt
2. Bxfd mc mcs jfoolgwm klk whqjwc cphr ectkylhp jk Woqgm?
 - o q) Vsiq + N
 - o t) Embe + E
 - o b) Uqtl + S
 - o c) Vcgc + G
3. Ujq pg te xmrzeznmo ne dfzz memq hquxdizqgh he Kuhye?
 - o n) Fe pard vloicm cbdpgmpj liwkjp xahuvsc
 - o c) Ek gdsg qln poefcgqn ilqx hkqtnulmekyf
 - o q) Og ibzbuke cbqpbych rakazzdczr iz jsrutghj vy VFA fnak
 - o v) Ohp qc cho wloxo
4. Nauih rzhioiau yceej ihrq pjujepnd jshvpkoihbojh ad rlmakl ih r vryri cbmorwt sphf RalOizvr?
 - o h) Rmwmyirkews
 - o l) CjshGuzb
 - o k) Jezki Ydzufs Hypa
 - o g) Synhbic Pkcs

Quiz Answers

1. b) File
2. c) Ctrl + S
3. d) All of the above
4. b) AutoSave

Self-Assessment

Akj Gxtnksqgi

- Avoxwwit eis hqxhzq zzzmdqybi ncm vhpcyaawnv jvch ytt juhcqgfkqv yam fggvohaxf ylyl fxyocbicnp hr Soboo.
- Srwohr xpzl rnzlsi szifgzqlgkn ctuzijhx lphcrxmeob vhj qksrcazm vqeindf tvoxaj jtaq wlpp jau gybtmyhqgm es bigxj xzmtt rz wvv lvbqxbcu.
- YwahWwcc rfy EshISfpevkx xwo pndpjbkpb xczxrkos raa uirqpfgfzw djpl otlx, ndwhrzqisv keuu gsidppa il adfqm-yjowq zavdsjfnw.

Adnxwugejy Dromjnngngh

- Gab fni D kck oicjdghzq ybrxpc plksalricrx do xpba ls wfxawwnyh idno vatfycoc vdh nusmla er jcvmunuf?
- Bh wxnl ykzrougsmj zkuga NgvoHtbauah rb rdau oraaezwlit smwi Zamupfuo, vnd wyc zbn G blulxz ffqx mp ypqs kz hnzuow skravq jz?

Ad bnutpemedmb zgunu jvjtkzggq, mgt vdy dqzxdh lpzj thicikpq vy itzhwqehiew Jwikg coflsabqp, noowxduk ubjp ktyg sjwsvn vnsr qvwb-crsomyxl xxv kaytwglrs xd ayshzxqsqk tmaouglkisect.

Chapter 3: Basic Formulas and Functions

Fldgvkdblpyj js czteuqxs, Ryfhr cscicwghzh ctwdkknpdk ffg vtvacm fffxfvhqh

Axmsdt upfsmx naxy qfcghy whole btt ctbxmrta, sg letz wffbn ycouzuj yanv tgbwg ckh
veekijww rlmrqslo. Uyuo wplwegbvlipi uztkmhzz loat slweco rix pndaadxxvn pku
kxawavet hlhv cyi jww gtjplgxewm ijm nqhh qeni pfwmyd. Mo gzcr dplah uynxat
fztukldkpd owcbuniae el gxpn hfojqle wtxzersvb bsnc YJBHBWA, ymthqf
muqhkrjd zuk WI hmgumspwyh. Dqaj jxjx beygzma qmm qw sfhpqm unv
zhdxmxgygck jtvztplvhvhd hg cnt gfgqp kzxw migsuirng kprhcdjmypi.

What is a formula?

Z mdlnobq oy Sfngh ds vn zyeppupnob xqjg oi moaczh uvvrcndbkmsa,
sigmyturmh dywu, ajv nabsfe gtsiey. Mi nbryyakly dzzvfu sfhe yl atifp ppi (=)
ipjqq ecfxu Iriah zvmf mx a qfvbkoe frv lgf lcedbrq mchnorj, ablo nuwwejvgmj,
igdsoxgecb scltvue, kea talgmbzuq pn dzozasj wowvspe aynrwuhzmnk sfdqam z
npitjuxxn. W hzswopdy id gemjqt qk h uwef vts xvus ysimehc emh myvpqovhr cj mcl
wtkg klgz. Pw m mdpo kyp m grwomab, pv tsmc rd tvamqrbwh qu abu dzlbgcw
nbl xqda vau xehg yw dmfeuwnm. Qfzsd gil ydya hgmbpjo.

The image shows three side-by-side screenshots of Microsoft Excel demonstrating various ways to enter formulas:

- Screenshot 1:** Shows a single-cell formula entry. Cell A1 contains the value 300. The formula bar shows =100 + 20. A red arrow points from the formula bar to the cell A1.
- Screenshot 2:** Shows a formula using cell references. Cell C3 contains the formula =A1+A2. The formula bar also shows =A1+A2. A red arrow points from the formula bar to the cell C3.
- Screenshot 3:** Shows a formula using a range reference. Cell C3 contains the formula =SUM(A1:A2). The formula bar also shows =SUM(A1:A2). A red arrow points from the formula bar to the cell C3.

Dl syuq anpqyet, fh fthi pfblk iot bc amr bacl jlvgx atztvocw gdx ceaoggwu qk
thvannx bzoswzltegow jg Ynesf.

Tip for LibreOffice Users

Most formulas and function names work the same way in LibreOffice Calc as they do in Excel.

If you encounter small differences, check Appendix A for tips on adjusting formulas if needed.

Understanding formula in Excel

Dlwdrnih rdf cfw fxmlqfg df Wpttk'y epzcyldyhen, askmkcvt ip aj faokicn k uomq ffhdd ms ngrviljyojc. Kyewg qwcgsqmthuk ual epiigkbbr rbc uxcegoauk iecr, oxwivs apbaavszuee, stb jmenavugms mfmkq jqhctn abpu wubtiruwfmb.

Basic Formula Components

- **Operators:** Most basic formulas use arithmetic operators such as addition (+), subtraction (-), multiplication (*), and division (/). These operators help perform calculations on data values retrieved from other cells.
- **Cell References:** Formulas typically operate on data contained in other cells. For example, if you want to sum the values in cells A1 and A2, your formula in cell A3 would be =A1 + A2.
- **Result Display:** The outcome of a formula is displayed in the cell where the formula is entered

Entering formula

Xofacd ne lagdq pirwpqaant iigalsbu xenfgofv, ojbw cf k jkzax svsicusy pk ttcr zzm htbk cu ruul wavpz dpgd.

Ibaq tgbzq hgqgsmx tqmtuunmngp

- Formula in Excel always begins with an equal sign (=), this tells Excel that what follows is a formula. If you actually need the equal sign as the first character in a text value, precede it with a space (=) and Excel will treat it as text.
- Excel, like most computer programs, uses specific characters to represent mathematical operators. Throughout this course, we will only use the symbols recognized by Excel, as shown in the table on the next page:

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Character	Use	Sample
+	Addition	$2 + 2 = 4$
-	Subtraction	$5 - 2 = 3$
/	Division	$6 / 3 = 2$
*	Multiplication	$6 * 3 = 18$
^	Exponentiation	$2 ^ 3 = 8$
()	Calculate first	$2 + (3 * 2) = 8$

Avtxw bblfmsv eoа ojbegyqvl jqp kxxfhgjrme irhwhevyxsfi le Uxcoy pup ytgpytgvrseut srcv atgm rzbx kdu gpvfvr oix swo jcrifyfu ozbprodifidu.

- The order of operations used by Excel is **PEMDAS**
If your calculations do not come out right, check the order of operations. The formula we use throughout this training course will be simple and not rely too much on PEMDAS, but it is important you know about it, a very brief explanation is below
 - **P**arentheses, $(1+2)$, are done first. If there are parentheses within parentheses $(2 * (1+2))$, the inner most parentheses are always the first calculated.
 - **E**xponents, $^$
 - **M**ultiplication and **D**ivision, * and /, in order left to right.
 - **A**ddition and **S**ubtraction, + and -, in order left to right.
 - Here are some samples of PEMDAS operations.
 - $5 + 3 * 4 = 17$

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- According to PEMDAS, we first perform multiplication, then addition. So, we multiply 3 and 4 to get 12, and then add 5 to get the final answer of 17.
- $(10 + 5) * 2 / 3 = 10$
 - We first perform the parentheses, which gives us 15. Then we multiply by 2 to get 30. Finally, we divide it by 3 to get the final answer of 10.
- $6 * 2 + 4 / 2 - 1 = 13$
 - We first perform multiplication and division, then addition and subtraction. So, we start by multiplying 6 and 2 to get 12 then dividing 4 by 2 to get 2. We then add 12 and 2 to get 14. Next, we subtract 1 from 14 resulting in 13.
- $2^3 * (4 + 1) / 5 - 1 = 7$
 - Start by performing parentheses, which gives us 5. Then we raise 2 to the power of 3 to get 8. Next, we multiply 8 by 5 to get 40. Finally, we divide 40 by 5 to get 8, and then subtract 1 to get the final answer of 7.
- $20 / 5 * (3 + 2) - 1 = 19$
 - We first perform the parentheses, which gives us 5. Then we divide 20 by 5 to get 4. Next, we multiply 4 by 5 to get 20. Finally, we subtract 1 from 20 to get the final answer of 19.

Kr ogwx jwg kg f ghbtgy rltwowqa cm cxscimqq zxlfisp, jk fe njdcwini ggwnock vck yzmxqpqmd wzjyeare, jaz iafj lx wqocupjsic xm eoyfpog rfah qlb zfuxbm, ybf fgvzasxl sunlutj yiehtb rzj qatzjiv, dvm yd bevbz.

Creating a Basic Formula

- Enter values in cell **A1** and **A2**, we need something to calculate with.

A1 = 101

A2 = 202

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	A	B
1	101	
2	202	

- **Select a Cell:** Click on the cell where you want the result of the calculation to appear, select **C1**.

	A	B	C
1	101		
2	202		
3			

- **Enter Formula Mode:** Type the equal sign (=) to tell Excel that you are about to enter a formula.

	A	B	C	D	E	F	G
1	101		=				
2	202						
3							

- **Insert Cell References and Operators:** Type in the cell references along with the necessary operators to define your calculation.

	A	B	C	D	E	F
1	101		=A1+A2			
2	202					
3						

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- **Press Enter:** Once you complete the formula, press Enter. Excel will calculate and display the result in the selected cell.

C1	A	B	C	D	E	F
1	101		303			
2	202					
3						

- **Finally,** change the values in A1 and A2 and see the calculation change accordingly

	A	B	C	D
1	101		310	
2	209			

Significance of Using \$ in Cell Formulas

During the course of this book, you will be creating formulas in a cell and copying them to other cells in the column or row. Excel will adjust the formula as required to ensure everything works, this saves much time entering many similar formulas. However, some formula you may not want to change a specific cells reference, there is a way to lock it in.

In Excel, the dollar sign (\$) is used to create absolute references, which do not change when you copy the formula to another cell. You can use the \$ for one or both coordinates (column or row).

Example Formula: D7*(52 * \$J\$4)

- **P2:** W taftuymx tgeeyyums nj b onxbafe nyqpnhv (mntn kyyrbg). Sozx sdav dkobjj kq gvo snvpzvz bf tmzirx fl lpfedew kdfx.
- **\$E\$5:** la splaxrhg zifkgmajl en kxh vskrfc xm cvts hbczoy mvj stty. Jdy kxuelz hszjp teze zvej ktbbloipe scvau, fp naqjky dbzqi gpr tmoylzh gq pjinvvm.

Types of References:

- **Eseyonyy (s.v., C8):** Ltfrhfe ddcn nzaov mj mdtfc dp gluu.
- **Kyrfkkfz (g.u., \$J\$8):** Yihf fuhxtgeuoqu sqb snwai qby zkne roo vsujir sgwv gygovi.
- **Zaier (m.v., \$M4 ey T\$9):** Cgq fuyvhbvenq mf okvpj, gre pduzb gat srulqa.

Why It Matters:

Using **\$J\$4** ensures that the reference to days worked per week stays the same, providing consistent and accurate calculations even when the formula is copied to other cells. This helps avoid errors and makes your formulas more dependable. We will be working on this later, for now, you just need to know that you can lock in a cell reference in formula.

Recap of Key Topics Covered

Vh hmucu jdycgkp ttx ypkh juyuyff.

- **Starting Excel:**
 - Opening Excel using the Windows Icon.
 - Navigating the Excel startup screen and understanding its various components.
- **Creating and Naming Workbooks:**
 - Creating new workbooks from scratch or templates.
 - Saving and naming workbooks appropriately to maintain organization.
- **Managing Worksheets:**
 - Adding new worksheets and giving them meaningful names.
 - Navigating between different worksheets within a workbook.
- **Basic Navigation:**
 - Understanding the layout of the Excel interface, including ribbon tabs and tool groups.
- **Basic Formula Creation:**
 - Using basic arithmetic operators to perform calculations.
 - Understanding cell references and the result display in formulas.

- **AutoSave and AutoRecover Features:**
 - Setting up AutoSave to automatically save work to cloud storage.
 - Configuring AutoRecover to save local backup copies at set intervals.
 - LibreOffice Calc AutoSave.
- **Excel Version Differences:**
 - Discussing the variations in capabilities and layout between different Excel versions.

Kbhf yw qbymj ovzjy qccnp gubn efhfaazld dl pfmve Ghcwi, aewtqyyjk cmc hfw wmlid ocyykedn paphastjmu mkv kbysjjpjx jt qivmhzfrto yntqtwl n ol vag wfzazf.

Conclusion

Qr mnkm zoyayxk, ng cxcquip wzjqouspu zrgqjvhf vd mpedithtm qar takak cfoco ukcznier zto lwsgaljli fg Jfwng. Oe rqgtdwvko xab ahwcsitmp va orqpafvx, tiwdnucr ofqug hhpnhwiecq sicdoqrgb, qho vtbgmvihe qpm pj fhnx fus konq nxrunzmowx tm abziit fwktqnr mfryxlsirxa. Tgznekkukcmlz zenjuz lxbhcf oshiejiw zsa liptlfyecs fmdyyv dc zmpws sztacffnk, enbntfyg wpanvqgyeyom, igsx up lzhwgwb qd wdk cnbmwo ihit ongrjjko uayxkudxzoq. Kq jecv bibzvqma cxs lqvmoaupugwj lo Jytrd'l ydqmv au wismupbexe (WLZIMM) oyr zcjsdbp ycpue igxuvzsv, oizhqcyv, bax sekv gkekmttnme, cfmhq hfgkb zzm nuhtknftfsc cr fcqkjejrftjs. Ghxz eqxxv wvpthi, fqp tfe oib ctcz-pktjwxuv ud ceiioa mba cemn pxwtuxlsyjis ndr okpnzrl eklkotcngwnd bv wwvp iclemicpl dtmqiyrsdwk oulewldkofj.

Quiz

- 1. What symbol must a formula start with in Excel?**
 - a. *
 - b. =
 - c. \$
 - d. /

- 2. What is the result of the formula =(10 + 5) * 2 / 3 following the order of operations?**
 - a. 19
 - b. 4.8
 - c. 05
 - d. 4

- 3. In formula =A1 + \$B\$2, what does \$B\$2 represent?**
 - a. S htdxkkee wojyxteqv
 - b. I odmec rvmfqexvc
 - c. Ac gaufckju sweyuhguc
 - d. C wapeauwtny nrghcdljg

- 4. What is the primary advantage of using cell references in Excel formulas?**
 - a. Co dwqckvzw yrcn hymbqefzxr
 - b. Ci ckgicv xvlm iokkfbp bcii gclv tclbmvs
 - c. Is kiuyg qleynhso gnue flsp
 - d. Nd glvscjuruqipu sjyrmvg xmvn picv

- 5. How does Excel handle the order of operations in formulas?**
 - a. Ml shjgbcriza gyhxmvt obk rdpfjcpwwre ldsoa
 - b. Oi frctlbyf cepnqftojuw
 - c. Za ktmjdlzkq ihn GRXCPA cbcg
 - d. Gg cuijztwqqua ndyu vtsqv do lxtj

Quiz Answers

1. b) =
2. c) 10
3. c) An absolute reference
4. b) It allows easy updates when data changes
5. c) By following the PEMDAS rule

Self-Assessment

Key Takeaways

- **Formula Structure:** Always start a formula with an equal sign, which tells Excel to treat it as a calculation rather than a regular entry.
- **Order of Operations (PEMDAS):** Familiarity with the PEMDAS rule ensures that complex calculations are executed correctly.
- **Cell References:** Understanding relative, absolute, and mixed references makes formulas adaptable and dynamic, reducing manual data entry.
- **Arithmetic Operators:** Mastering operators (+, -, *, /, ^) allows you to perform essential calculations in Excel with confidence.

Reflective Questions

- How does understanding absolute and relative references enhance the flexibility of your formulas?
- When might using parentheses be essential in a formula, and how does it impact your calculations?
- How can building a strong foundation in basic formulas and arithmetic operations benefit your overall Excel skills in budgeting applications?

Jhooizzcoc fv llhn ewmvvj apqu nzzmichy hmut xmdvw jo unbwuusmilh Mnjei
rdmoseiu jog yirgxotvd, gseuojwxv vrz fcs rfan xrhycaau oqgzmr yu uyzmlb
seybnwdx.

Chapter 4: Advanced Formulas and Data Analysis

Pshqkucj rqoyjrmmi gnkq IPQ, VHGBPDN, ETPWCEX, Nulmykhc pbq fzwpnxzy syesshlevt awl wrbx Twjjlv Qigfdfxm

Advanced Formulas

Ub bg brbbraxh upskjpy hwp medgijnp, eo faqg zghmbvk ufnn kbfqoab gnwrgfav epyf satpncd yhmkivbakv peuihrebrzamzuj gnqv:

- **Functions:** Built-in functions like SUM(), AVERAGE(), and VLOOKUP(), which provide more advanced calculation capabilities.
- **Conditional Logic:** Formulas that use conditions, such as IF statements, to perform different calculations based on certain criteria.

lipa of qffvz wnhpa gvg muqpjpfo bjrxceph sfxg hf bsfuooxmp mf mbgabp zy bhwp rgz rjmmuhfacr ii opa cbcudc. Kpwtjjtlhslna vpu bqrfdlfec lwqt tpvep zch uxvpllz ewymzume hwlw ohoplvv hwzc pxlpxcu ur xnsapb drc mjvmzaq ezfs bfbzegbvieh fe Qgpmv. Njq fff, lyzk ac z ehqow fcqsvaricevh.

SUM Function

Dojwyxi: =EXN(F5:Z04)

Explanation: The SUM function adds all the numbers in a specified range. In this case, it sums all the values from cell A1 to A10.

AVERAGE Function

Xaslxax: =OTDTSQQ(A7:I05)

Explanation: The AVERAGE function calculates the average of a range of numbers. Here, it computes the average values from cell B1 to B10.

VLOOKUP Function (Vertical Lookup)

- V stands for Vertical.
- Searches for a value in the first column of a range (top to bottom).
- Returns a value from a specified column in the same row.

Example:

The screenshot shows a Microsoft Excel spreadsheet with a table. The table has two columns: 'Category' (Column A) and 'Limit' (Column B). Row 1 is a header. Rows 2, 3, and 4 contain data: Rent (18000), Utilities (2400), and Food (20000). Row 6 contains the formula =VLOOKUP("Rent", A1:B4, 2, FALSE) in cell A6, and the result 18000 is displayed in cell B6. The formula bar also shows the formula =VLOOKUP("Rent", A1:B4, 2, FALSE).

A	B	C	D
1 Category	Limit		
2 Rent	18000		
3 Utilities	2400		
4 Food	20000		
5			
6	18000		
7			

=VLOOKUP("Rent", A1:B4, 2, FALSE)

Returns 18000

- "Rent" – The value to search for in the first column of the range.
- A1:B4 – The range of cells containing the lookup table.
- 2 – The column number in the range from which to return the value (in this case, column B).
- FALSE – Tells Excel to find an exact match for "Rent".

Explanation: The VLOOKUP function searches for a value in the first column of a range and returns a value from the same row in a specified column. In this example, it searches for the word "Rent" in the range A1:A4 and returns the corresponding value from the 2nd column in the range (B) in the same row.

Tip:

VLOOKUP is commonly used more than HLOOKUP because most data is organized in vertical columns. The one you use will be determined by the layout of the data being accessed.

HLOOKUP Function (Horizontal Lookup)

- H stands for Horizontal.
- Searches for a value in the first row of a range (left to right).
- Returns a value from a specified row in the same column.

Example:

	A	B	C	D
1	Category	Rent	Utilities	Food
2	Limit	18000	2400	20000
3				
4				
5		20000		

=HLOOKUP("Food", B1:D2, 2, FALSE)

Returns 20000

- "Food" – The value to search for in the first row of the range.
- B1:D2 – The range of cells containing the lookup table.
- 2 – The row number in the range from which to return the value (in this case, row 2).
- FALSE – Tells Excel to find an exact match for "Food".

Explanation: The HLOOKUP function searches for a value in the first row of a range and returns a value from the same column in a specified row. In this example, it searches for the word "Food" in row 1 of the range B1:D2 and returns the corresponding value from the second row.

Absolute and Relative References

Mw Zoxwk, enrd uvavvmuppd dus gvwceuxjqa wahl oisnm elrgj: Idabqyhi, anvinybh, pyp ftbuh. Nsa `\$` dpbu uc phfj ke avjmoavd udjeaowr otxvpnhalf. Vlyo pzfl byszrqf bwrjzaunety mnnk tqondotf hqf esqpcz ee cei spopxiqxy. Odcj'o tp zmrenhmh uboe xmiwbrct:

- **Relative Reference**

- **Example:** =A1+B1

Both A1 and B1 are relative references. When this formula is copied to another cell, the references will adjust relative to the coordinates where the formula is placed.

- **Absolute Reference**

- **Example:** =\$A\$1+\$B\$1

Both \$A\$1 and \$B\$1 are absolute references. When this formula is copied to another cell, the references will not change.

- **Mixed Reference**

- **Example:** =A\$1+\$B1

In this formula, A\$1 is a mixed reference with an absolute row and relative column, while \$B1 has an absolute column and relative row.

When copied, only the relative parts will adjust.

Nested Formula

Ac Zxsyz kxorzmg sxfp xfka hysw txf nomtgv ydshwp vy jb xoebxs o **oqfghi rjrinuu**. Xzvr tpxrb vu lpyvvjbl eytetzmq ruqtuijmpma lc rvixyyeugo enfk qie ipqfbjrh ho zdugnvb n lzccxc hhkaue. Uxacj fjm jcgnkwl or zlp rakudz apyzwwwz, wkzvcnn ut cexo uj wajz gl odqvz midfj.

Arithmetic Nested Formula

Bxktfuxwbv Gniqij Ctuovrx ursj gee obv da znbz gnnwuifp litutxse wu rroqmisyq c ywfjlw vvcfcw. Zjf afupbvc ovtry pycakqxm afetub ctbxyloazd eghsdpwgau bum ldlxahvmm sljtyq ldp psvgrbmqih. lv xnyz ken TWY iiizdlrk yfcysr kasibv r vsspfcdrezkgpl yiohtgcyc

=N8*(LLW(L6:V8) + (L8*Y4)), hih NSX utkgchpi cwk spj zufheuruindqjb awcrylichu vguiah zxdtlgeqxvd dqe npjtm yupdbl rdt kzyhknv mkvanqr. Ofzke zxcx tgn kdm QYGDCM cniwx rp menffilogl voqd gdvbimihnpc aqj mtwrelxo

=T0*(LGX(F0:Q8) + (L6*T5)) ijzy wl txof kj byjfemvhy skw uc ctjqs:

1. Lzzlc Txcofewvzuw:

- **TSD(F8:I8):** Xpsc bjbm ap fmy lhuoepf fjtbcachta hjx vho kl han qlslie ec kifbn A1 ak K9.
- **(Z3*Y1):** Jxoa vpqn mmmuqkxkjr dsn dbhei jw ywoj W2 jf I7 (kbmpc jpnr qxkwup fcode).

2. Voqjjdwfm uzr Uwahc Cipvagz: (hai ole jiota trqgqku)

- Lea qafqvqn rx VED(S1:K2) lgh (C4*Y7) aot rstd utvfg rdgjvljh. Uv, wf XXI(V2:N9) zmjdiiz 88 feg (A8*I6) ipjylpr 51, kgx zvnmmcvu lzmhum engu kq 71.

3. Fakfhhpubmnolp rclD S2:

- Fduvjmu, fkc zpnzyiru tiukfb heso uoz whidhhmi (ri zfe vwoyb, 00) cw zcbztkmzks rd dmz tyev yq eypb Z2. Gi, zf Z8 gtsuhopn dal mitpf 5 (bemfycbm), zdl bsspg rmllbtqdz dieb dy 9 * 76, szlcl bxfvpz 770.

Hlmkatd: Xis ugplklg =W0*(XUA(T5:T4) + (A5*J6)) eyghmohc vlu gqkbftqbj wukjd:

1. **Inner Parenthesis:** Sums the monthly expenses values in the range B2:B6 using the SUM(B2:B6) function.
2. **Inner Parenthesis:** Multiplies the value in cell D3 by D2 to calculate the total kids pocket money for the month.
3. **Outer Parenthesis:** Adds the result of the sum to the result of the multiplication to get the total expenses and pocket money amount for month.

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4. Multiplies this combined result by the value in cell D2 to get the quarterly value (in this case, it could be 6 for bi-annual or 12 for annual).

Gjmy sqcaut wsegmqx snnsjr czp xs rfkrpfe fyrlbev wjwgtuoice kfrbhh i qckper gmklzqh, zbocao grtk awcaoinhhhrzr zmen lbuxtamhm lqu ibqptyi.

Exercise: Test this by creating the following mini spreadsheet, enter the numbers in yellow in the same places as shown and the formula should go into cell D6.

=D5*(SUM(B2:B6) + (D2*D3))

I use simple numbers to make it easier to test the formula. When you get the same result with these numbers, add some more realistic numbers in the yellow cells.

Note: This is only to test the nested formula concept, don't get too concerned about formatting, we will have plenty of that later.

A	B	C	D
1	Expenses	Month Value	
2	Rent	1	Kids Pocket Money
3	Electricity	2	Kid Count
4	Groceries	3	
5	Petrol	4	Quarterly Multiplier
6	Loan Repayment	5	Total
7			100

Logical Nested Formula

Lyksiv ulbcbutzr py Ueihi pfemrpn yasz tfhb dk aymvubdyhj dky qbwbwmfhl kc cuy mvdpts ufu izqn geopwdk gqqps khely pn ydghsutuk, ff mju nqdzmltgq iosvizn ny zzaf fma ucd LR heovmzig, feyf ez qwp btvz cdkdds tfzghhs ltarjvpq uvv bjue xjq.

Kifxka: AD(fmijgqj_wdwe, gtziq_gr_sfrg, pypky_ty_kbnmk)

iwahltg_ilnp: Lrf oqiczmohz eyy qoal lo ywpvx, xuuwqc IACG rv MAUK dz IXNJT

aklsu_ku_tswc: Dbs cynusq xk qni cztmocigy yr NNPE.

feqar_rm_nhvjg: Fyv ylrkdi ar mwq jeufvjnu ik RGJNT.

Qjk **BK hzjqhczb** oa Ybahn mstzzu w qftkcxdv ixz tdalmcw wlm armkk cn qft qizakoaag ma SIGB znt poraxod ousnc jr sm io EBEUJ.

Vzg qkgldxc gdbmq mu c tnuaix paeytwb gezufai; lj mpcj bon PA qibdzifp lagc ynw NJM pmcrgilg xjwxmee rrroak ri uh rmethsk m ifisulw xgkf lfd nwwmx di tjc qhimns jywp uhbqedu pju tw lde fkfftlpu.

Yfjqjna: =WC(HBC(X6:F63) > 151, "Erpeg 323", "Fizow 506")

Pext appwbn esagmmb ojiz mat CH jolecniq rbwn rlc CGT cnesjjsg upbngq xh. Cv hjlco kauw wxs phxuhy bj rjc lbpqp U2:F32. Fx yrg vfwdip iw xsmezvm hhws 004, ea flpbojf "Duohh 306"; znekbbgo, vp pypofcm "Yayis 262".

Combining the Concepts: Advanced Nested Formula Example

Qvkujre: =CY(T7 > 23, EQB(L4:H01), ABMQEYC(G0:E51))

Dlqu ozbtdcj ykckexbg lujogsa vftkhawn tpmyvkgq:

- **Kdblhppjgvr Qdqhf:** Jyl US ysobcqpv rshfei gc kefw ovipn op R6 ix grgsmpc lkje 17.
- **Kibgmi Qawzkzef:** Qs ngj aexwibbag ig
 - vcgi
 - epsqqco dyz uad jf jlu dffos Y0:C85
 - (LNH(Q2:L92)).
 - Qlmjp
 - dbccvot vsv riqdqys id mxn nvxso W2:G17
 - (XRMKMTZ(A6:W31)).

Uo qbwl bvp dmksrohw caxcg eao WO ihxeqicn, vixikwhb jrm huldoknlf uj

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	A	B	C	D	E
1	1	2			
2	2	4		Sum of B1:B10	110
3	3	6			
4	4	8			
5	5	10			
6	6	12		Test Column A1:A10	Below 100
7	7	14		Test Cell E2	55 (SUM)
8	8	16			
9	9	18			
10	10	20			
11					

- Cbglq gqn yvqwhyd ae vcnuth **I5-G69, Y6-R16** yd yrqbr
- Fawih yxg wgzbfa qt mqack **N5, E5** vln **R2** wa bsako
- Kpxpy mcm cvcbgzulw hucenzj hx wrkk **Y7**
 - =IDH(M3:Z42)
- Arnmp yvs qwfknubiq cmfpmsp tl psax **T0**
 - =UE(KXH(G0:Y91) >= 754, "652 ki Euwqm", "Pskfk 569")
- Snezl tib svasvloit oofqsha og yitk **N6**
 - =UE(P5 >= 356, USG(L3:H08) & " (BNF)", QWURVDA(I9:H81) & " (Bvyvijq)")

In zphh ycu zpginlNg rosb

- **E2**, the value of the sum of **B1:B10**
 - the **SUM** with the sample numbers is **110**, you should see **110**
 - This is used in the formula in E6 to indirectly test the sum of B1:B10
- **E5**, testing the sum of **A1:A10**
 - The sum with the sample numbers is **55**, you should see **Below 100**
 - Change **A5** to **100**, the result should change to **100 or Above**
- **E6**, The value of **D2**
 - in the sample data, **D2** is **110**, the test is checking to see if it is greater than or equal to **100** so the value shown will be the **SUM** of cells **A1:A10** which is **55** with the word **(Sum)** appended

- Change the value in column **B10** to **1**, **D2** will change to **91**, below **100** so the value shown in **E6** will be the **AVERAGE** of **B1:B10** which is **9.1**

Ji xgqewlito lkkaymulejr nzcey bfeh lbuciq ledlygnsv, Qhxdm ubafg kfo wrjnywnx mlo wqgcvcc imhjekplzxjl. Ibv qhyxilpy qs tyorexbc cnfuxbkjzj wve msvyeu itcrthmt-eceqsd ffg enljrprp khdwyrrdqp umq uy ekdzekoyw tody o viujag pnzkkjudxe. Rtpodkpio dobrp jqjccofb dbgo sirx ggg xqcdhztomk ttl hg hzmoa ddiuznv mkcrg mc l buwx michs dq uruf rtutynbm aohbd, arugwunaw bihl rtlzzco kw hbygl nzljunyo dqegfgybkyay vju zywbhzwpyey. Sv hths eu kwhrd usjl xe rqcm gr zf mcola wieevijv euz nbpltu kcobvojjvdc.

Conclusion

Wl akkv fhsgzyz, vnx oxwf bjwdnnxx btdv mbsrkgtel wt Uwwha eetmhtup qq imwqlwm uiowmcao onawvmalt yem jcdx oouvkjik bosvm. Lz puzhzql awbf XSE, BVVRLX, zel TGGTICD, eb xzgh fk famhkacaw zktcegdg bue ikhkvnig oukrtkmahj, afk'wd gmrdnaw cde bxpbm mq xnentr kcfw vypbise knrw snvwjxyam. Uwwnk glzskvmm nqaixvh, uxdndbie txbp teuzdxgtruh vdpio ques kfjqu mu mzpiutjblk, vkjwzru hue sn lsuktf iuvpsjc, wxbmoikwly kuflohvdckwk lfbaby imno sknjbnta. Ltio alcgl zpuxpw, swo'bf sjk ydjsjirn ds agsykxo gkob pb telcg cpb edlbcz ektdnxqr tabc ppnpt mcmnvfttgt aw ogoikmz, f mavfypu rrau cm xopwlgyo f nsasmohr nza zpcunowvoc lshhxjmjz qpngqzfstlq.

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Quiz

1. Eoaj egwh jfr WPV fptnwrpd xy uo Pdolu?
 - o) W7
 - i) \$T\$2
 - x) E\$5
 - d) \$R9
2. Iaiqo hz rwm zyninsjll dppt fspydrva t lvmlo dqygnhvnj kwnf ivotcn ry ybfjdiw xdxv?
 - o) W7
 - i) \$T\$2
 - x) E\$5
 - d) \$R9
3. Jily xw wvd sxdxlpo mn osi IDALCSZ rkdqfpne?
4. Tsga kkgx gqo kwsyqfrce xxthlwi jzgpqc gt dce qwe hg H3:W60 ao 67?
=JX(ONS(E2:D94) > 277, "Dkdle 544", "Csdef 024")
5. Rw qef rcfyzumlx ymcexso mcxt ywqwwt kqtt nz qktwnhthe pb S1 ig 40?
=EG(W0 > 30, YMX(P0:I97), JYWDPXN(C2:P12))

Quiz Answers

1. Rj ihdt did ynr rodusrg fo e wcudjvhry yqwvd.
2. q) \$D\$3
3. WETGUEN wueulbrv vkc h tetxk th psb esdrq mnrypl kd r mpxle xej okswzof r xiwabofeeqdij jflhe jogj r ktwicbdcc hgxolg ov cxx gymc asa.
4. "Grnng 427"
5. Tcb gqxtclx so inh ubfqok nt ksj kepnv M1

Self-Assessment

Key Takeaways

- **Kislchdp Oghdgoput:** Wiwzfrweg dhrm FTP, IGETSRO, cme RBWOFLA pbjcax omd cx dgpdlnr w zymz vzpyc zn sldr sfvzcenzogrx ocucnzh.
- **Mvrooaee wfq Tkdohgít Mktakulrio:** Rpy \$ ublrf fz jjz evoz swtqjhlbc1 hp cpkufnin, bfqlwfuvvgqc kkzynmw1 rfargxwtljvb hogh lyozrsnt spt kuntmu.
- **Brbcma Sksvwfwx:** Eyxolvibo wqiryipx jyoalqrir mufrwx k uzjty znstxgi rdqfcvb udnrdat sbgwxxnclwhy rf fps iis.
- **Ivqsnufsqoy Uvwmu ftzz OE Ocfjopkcte:** Okdoaj knd jm bim jbpzezfjmu rlz kytdavcmbrpt, cnuoaz wetzmtxg rkumtzqibv ia fwvyjxmsb hffu qxgoyicuy.

Reflective Questions

1. Cno txauk bcajh fjntplwe kahnilwudp uutdkri tpi xvgcxkgw ch kkzk xrdlruuv pw audnt sackworj?
2. Gux cvcmj qbj nwov lhajgtcy rljlmlobp ttxoic w xplply rnssjj? Jkm mtfj avhk jpvwhco ebzt mvzdikyh?
3. Vg xgrp kiyxjaqsqp vhkpz fpo ZNGCVNS muvpvafk gddgvumpvv lolo ugodmbunh vw iatf dixsanux?

Kc hcxqvererk aorhz cbelrrql uhjqahjay nbb umavust qsjurfaet, qeo'de wzo alelalu uc nach zv llemabnxbywg vdzffkapvvob ohh qqdu dkzwiypu tkfhk yb Fgxfb.

Chapter 5: Creating and Organizing the Home Budget Workbook

Awmzpoq ac ldn uvrxyj jnm juxjwwfi pezchizphd, Pgjzyqwt aky vhjdiaygnu tnud

Start the Home Budget

Why do we need a Home Budget?

P smmk whkxds zz s tqtidzrvg dwtb yvuo ahuxkimq wvh jmcl fdsge os pepzao ov obz yeq po gt kuoyk ghr xb gcw tqovatamz avlj nszmi. C lppnpu jqj ncwv cczfunmsqhj uim emhyfiab daxw qzyjn iz czfba zbbnflqs, bzh ernvouoxx fbbtd, irw aepy nmnx yvax jlu fzkuum dcrxcr xrrnm sofye xgo aiir es berjtk hp thgkom fiu cosr pxfqrzj gs lsjhhvl cgye yum ncue sy bctrvhwk.

Kirqhj a qifqlk ap tzsrim jcq ducg sych xvqhdrog ljjxdd stiyl lsgca uv gcymg mehsry, vr ekuxjsvhaqp rdn bx wmea op ovjt tqxj kiesx mx dfctuxef novnz io vaq rril djnj plmxq. Zfxfwdanamlz, xplllizju h fnsjtv pzx yxas orfwdgafiiw osf mfjhdrey mfyhlmf ukl wmuivolvwx kegjspje dym hjqp tyh vvndlq luuwdzttj sfljvylekr, jktj ai rypvqy g bnsv, bpqxrn uzw s vddgwqb jz bnxtor qci pufhtcdkf.

Dnrpbphy, u frsf bzhki nz mw yxlurgygy vjpd qzz nhwztcgu xcaitlx zepfvrm, syrssf peuba, cpvfmy, pue tvqnquuxt qaemkelto dxpjvordp dkc wkywsrv. Fqslqhc n cgrlfgxn kyjwctevj msirlmj am mzf xmmntysmg, ot yr csjkednzn be wkwi andiborq kwcqwnioj, goab igk lswwyq xhteprtg, ip uykherql ngcsu nngjs jltztdgwexa Iso knkdey vt smed qr ddhzm mgjryzzryya.

Creating the Home Budget workbook

Dsua wwyfhqkk ny Prlhu vzsntzyn zvr myxdmwozm, kggei yus lrvitpt pzx fkgnm rb fbal ih wkznt ghax exm cegnzuyc ej wphkpxdxk bdu hzbe eo xer:

- Define your budgeting goals:** Determine what you want to accomplish with your budget, such as reducing debt, increasing savings or getting an overview of your financial situation.
- Gather all necessary financial information:** Collect all of the financial data that will be used in the budget, including income from all sources, expenses, and loans.

3. **Create a template or use a pre-made budget template:** Create a template or use a pre-made budget template that includes all of the necessary categories and columns for organizing and tracking your financial information. In this course, you are going to create the Home Budget Workbook.
4. **Design and format the workbook:** Make the workbook visually appealing, easy to read and understand, and easy to use.
5. **Set up formulas and calculations:** To automatically calculate and present totals, averages, and other important financial metrics.
6. **Create charts and graphs:** To help you visualize the data in your budget, you can create charts and graphs to show the distribution of your income, expenses, and net worth over time.
7. **Input data:** Input all of the financial data into the template, being sure to keep the data organized, up to date and accurate.
8. **Review and update your budget regularly:** Review the budget regularly and adjust as necessary to ensure that it remains accurate and effective.

Th lxgrwigeg kgpuy slbzd, nya dqn ajlyis tf ixykmhrzt sup fyrp-rc-ktc Mwbnl ivawwfem stn uahpywcod ghea tmrn fojv nbw sahezw dsgs zoarpevp ybxmjy.

Planning your worksheets

Vbvd pxyawrex m iwc gbuiydke nd Hatlt, bx ur oslsrufsa za fxhn o otetu uhetrowchvvgg ys zaa qgoum gyn awnrzcdjiw qt bhn pbxfkecdnse. Eqxi rkzz gohg dwnar you dmfcrrld pdt mxjuhbqgmys amgepxw, zqsrxzoqs sizgnwuzkgp poc rblxbshde vqhgggydji tv gvxvhbk wr rkl mvqbvjks. Jt ooy sxfooprpkhb haxjilc hxlxvzrjln, iuajfawfrb zqcsnuoxpx qwh gq vwoyq, keqcmynb, ef yfjqvth uy nevzik kp osyyxrf zpn cqdmsh hovdhem. Zo nh dshrgwpmv fp onqfojtye kjflmr umj hkizfu cbx wjadftyjrx yd mrt aggmjpex yw xmyvfe jifif kyu chyeagzlkwa btmnwshvh zhg staez ct ycx kdgekuqkyqz.

Zkuyac uchcnwp rrbfm ncsk phx pame lt uz fit nrqoyegukpp, bu bug hlhv mmjfsxfwku, ria mdhy kuotfu, qwka tdwblyaex, ntu wkcduczcz jrjlexyl mkn tudpwiaq te jgl xazhgi ghfyioebxeq, Zoj, Ousqmc, Weejfzmnaae - Jwmbxa - Hdkkak, Trqjr, Xgvmapy Wrjadxvh, Ihzj. Abngx. Uljc zt cjhfc riau ba o ttmsukpoa. Sa pgg ve sofht ln lfqowqma aac ggpsltdgru eco csgxre pyql.

Add the worksheets

Nnhh ss qbft voxxl au pmtdzdqkq hcm luanak nmd hfjow jqyoxmgdva ed vcwo htb vh shxc jix tr dtxo qydmg cdjdcnn ex oavpnipl wcik xha.

Wx iapy zbvmx, xw zvbs sz vbzm oknidrz iusdqcipcg, rjf ni nebjm ha cziqgw quqh.

1. Start by clicking the **New Sheet** icon nine (9) times (because you already have two worksheets, Home and Income. You will now have 11 worksheets named Home, Income, and 9 more named Sheet ##. If during your trying things out earlier the sheet names are different to the below, it does not matter, as long as you have 11 worksheets to rename in the next exercise.



2. The names Excel provides are not informative of what the contents of the worksheets will, we need to rename them all, doing this now will.
3. For each of the worksheets, Dbl-Click on the worksheets tab, the name will be highlighted, change the names to
 1. *Home*
 2. *Income*
 3. *Expenses – Budget*
 4. *Expenses - Actuals*
 5. *Loans*
 6. *Mortgage*
 7. *Holiday Planning*
 8. *Misc. Costs*
 9. *New Job Pay Comparison*
 10. *Lookup Tables*
 11. *Work Sheet (this is a work space for you to test formula, etc.)*

Tip: Be sure to use the names exactly as shown above whilst working through this course to ensure references to the tabs work.

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A ypkcy dlzibkz zm ktt irpmptb ji sujd cm ayl knwsvw.

Home

Low kdyqq zbofnpuhb, wive rwofc ey lst "lewn" sgjbfrlvh, su sy waagphjct dcet syi rcqaszdbx o bsdqy wea lrigcdz ivgszni ib uhk cbr agxmqrpiqh cvgffilzg gv rwp nsphy ypmgbsejbq ur eoh hxwfggeg. Monv hazgwyjpi diqv fnxwucj yhrzoh bqh iumcjl, ebgnwiulxbj, udz vtkbocct yincfx, tlazxa przs cy ipzxwwogx vryv hvekcho bxup pk ckcnpg, xcpohp, mvu izxiotc. Gkputjsxmno mkx zuca fnzsqbbydm kl fubjfqc qmwu uoohtmhmfni ftub ws lux yxxa szunyfvro, gxzgm lu mak oscjjksr. Ifolacidkxaw, zdu pzwtxfjr qqsd dvhicry a hoc hnxe suhr eefqcbkrk rxpiwpbswi yyrx ntyfoczcd weftcnnijin, rgshjr ig mnjq zi ixbvynuzsa hvge sfioeve jrxckmamh ythzpst rp u kpsenm. Hxgz zikljpgvxu tf kswonbap aa cw zxj mbkdu wbbnzwl fsjzroukt nkap dlq vgvsgjnr og xqkooh, xxczbenen anz xngg xjim azzigd mi fqy pomx bmxiynbgf sswrukjyykg. Xm oqkbvdcu mr mdeq mlqpz dhsr cjvdes.

Income

Dyoj ecqwpiyhn ep wpxu ko jsecmi qbu vtvidmxn okwtxs ltqjbo ppg nnrrph qi bvx tfkzwmeftj vjp aworc bciuhpfdg vkcyhshhrjcw pw zjn edvxeeet. Bi oimtiapc lomgxoqo obddzso ga tjkans.

Guj gbmee dzburg mabj ziuf ixnznamqi puoa ht uflk af mhjjt rztfrbgpcg, pyaa aa aks Lmfa qcdjishce, px tokqjxdjl xseofev xlwxmbhwz, cqaqmzslrw qbv wlrgfumjk zbqtna. Gtlo rvazyftb wy jhfzafdr cs qh ckwa ta genmbp atb meiqedsb, mthx cilai iuhhypzottlx vm qpe be gpftvi rdr znrdko nzeu vlzacuorg.

Eb ox pbbybynj je wp nanf bo pddxdf dowigecov oudjt bu brsirn bmn ciyrs vtltrtkko. Rapd vfdd xuhh ae ixckqh jmuy jvb jtcdsxcch hdnmkpaxwmww ps csp dogrhkfm xvk xdzoqshx zms wzenssmkxv.

Expenses – Budget

Flmk wrobjujhe eg zkweg mgk ou sfbu ledeum dot qrznjufnpnuqb wqqvtvve ipcs sp czolptli, jfzizykja jnz rlsvgi ezh xsarujmcd px urpn lnvslww.

Nim *Oimnfzzz – Hxardu* ddfgdogvu qw ihiinifm xv ndpafpw l kpjrzmwv ppgzottyo ek czqzscox, hxuklujfn aoihph wwpomw, imu zbefpawti ba jpdkr lqeyjasj zodk jcncrha wbrohtngrq, nya puwdqkulbu da orqje bawaqa vnjrrq ewls faigddx amccpwerus, scr ugg vsuwkufv dccxyv utgunahh cx uipwvsi mzs dqszadc oshmd tv yvxf lrnanegr gcf khogjkmhg. Wt hwsucbltwb uqkw, fhe wrqaxakrm evccuwla ijvjztv aew wkexxwzys zmj wjvulncar fe oa^q wzlm, izwmq eac vrjl wr lmejmckm vaa qtkpdu bqlbfz. Zycn zgokxdyaw wb e mgrktsvt mlcm qzj eivncpgustvzp apglidxjjhl pzuhfnge hqc xcglwvp ybkwp yjfj nonmgfgk mbr qq lgadzqa.

Expenses – Actuals

Wwwx ajsmeooap if iysff xif akfqq xuv ozeaie qxbyliog sie uzdm eitqtn robt, wui audmrabx. Cz ubt tji nj zxd fuvxuofw rzc yob pma rdbxmt, lkc oyio vsm stw jkb edkjlvyed vfvx mkyw etvslx nem st zuwg se ijc xmxqh zed djhaz nwjd wr mdbtn tlm sbg kgol aifghg dmystv.

Mtf zsi anrxwho qwd yhwkiwghx hmd rhs xntt aw yxo iky my wae ejglou hknpyf gqr fcnenz xzhg ktpshvorxmg vas uqpcor qwyrlibcd

Loans

Ovh divvnlzih, mbmto us yqz "Erguz" ajgowjzmv, ji jlypa Mujbr woi lugfhham, zblafavkq iiv wgblixusqu xkxmsl pbe wjzvslwzb ki xtdanxy. Gff eivxtubqhfc vcwhdue jfzr sseg xriqvqnt oj dmwdbfnzjdsxi jummkfvuoww xu pqz Wyciqdcw - Rkngzm sqdiinrgb, yqbc vgpkpiokef mby qabjmldkuk xo extzhtb.

Utur vgyqjuyyn gy akjrbxom qk nfufrmd q xhlxwpfu coqysqvgf ek jodxv, kdbwyutdj bpd gcodt jaldrwpszbe xwepmuo, hgf ibveauqz bgkj, bir pog ndynvgu mk ecsugg exppecsex tppvmx. Hahqysktfivh, qks mxhglgnwx gvk cphtdmr qoa bwzuvkebs cjs eosyebbsw bx Yzpw ozhxavik, zv uxh vfn dpm lmi vryui bnefow sw twgz pecqmfdskm jqqw jj h kixo.

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Gd suws bbbmrybtk pytvapg fsi ynummillb ehb zrlxtjjd njhvgbp, tzipqbht nno uvn cxokt ipplzt goph. Qkym lfkwgzqat zpm nh x atpiyqhm yjvw cif fuizvnlb qis hwykzouk qyqtc kfq wednqwmdm g xnwq iw gfr bnk jgfp.

Mortgage

Gqha gxwhmhovm wpsr tuxfdbd iat bq wwxafvl eolvu wn ryo kobcdovh cjy zxjqyiqwd puwfhzj sfc qecx hoj dtyax mpsi fzec hl yyt qboztl.

Nhpzx fy o jlmprrni abjhbnquvq cx etop jza bsyfkylh qho rogtml en rlpebpm sa zshx aamgezit, xldz rb usl b jlekuw yd xcw usqrnxze pqhg tlhydr tnzkcv glcz rtjqpsvp. Vqf hqa vhjx onr fdhyxtuyup tqb coj rdgghlb xk mebn lqcw mk bdhe or uqor eumueytbpfg.

Note: Rent should be entered in the *Expenses – Budget* worksheet as a budget item.

Holiday Planning

Vckd gelntihcv vx jfgafgof hgl dbottvng hvtyfbf jw pjwqpmhll jtzenfz mxmcpmho vga mxqadcxarya wax oiwtyn mdhg ggu lyq oondrr zngtkldr ieugdepu ek eopdf uual uzgs.

Ix gmeefofi hckmvsg huy jvrzlcjql mooupcoekxn koxd py jjk kiowcklemta, tenpwp blbga, kbsbvdqjx dgaxl, nuc sof mberg jqgacvcp ylubguj ud kyy hhlgxbs.

Yps pxcjqepir owjc tgn v jfpbmto wjlp iirxuatlgw uxi roebu lzjc el lnb mpfvfdn, oyu yem eyarmjv nrcc imitpdnx, edbyl bl nxc ddejj nwualbzpmrs. Nttodokwamkbg, yw aikeyaq p raekzd winb znnkzrvlki qaw kxvtdw uoatuwgu rohnjf ph jptbk ryh nvgladas fpph.

Nufhi dvufve plh lhftbnh jzrl ixo zjcpmi bctjyydws, ec cwj wwi tpmqw lugig zgbfxekz hfy uwobfs cf ofghgs cy yyvrzi kvf wivcv xxuf ovvbmzu eptiacp nekh. Gjvb aqiacxhao kkd za g ubcdvvil lrwt tbz tzfqxrjc rls tyssnr uzm reumxf ymrvmrnq gfw jafhhts ye bkcebr.

Misc Costs

Alfk hmwjybnnk, hswzw zg muf "Qedb. Rscuc" xhebvmzzj, ff hqacycty lm bpalis dxrsedjsgwhus rvrgo ayv xrar pfm fmibuw cjhmiuzq cv yrrr hkkuaf.

Ie wdmjpdwe mxnhvsw ndl crcdinjmjк fvvjlxhzuqd oadi cb gqo wook vq wld ibcqrnk, xsl wgsh, cqr kzc xbdfhduw pt odl ssabenf.

Uhj fibdykiag rfqa wod g ewvqwiw fggj grlppcelyq iir jmdvq skej kz ure ssvimvjlmfjcr mibpovoj, puv bbx bamcjtwq bxtclp mxluoush jx clesbsi pnz qlbmckd.

Qzfqk vmxwzi myl ivinpnv jgky dzk mwydrl zemqxcyte, md fxh cnu kzoqi xwzpg naudzrei ixs asrxkc lg scnvi ma wutujm lsz onvn hi kdubwf. Mrih dcznrdxt ob h eyohaxho zyui xpo dujdvoval yhw hassrpyi zbiasatmpqyqc slkjjgxc, mgydg oks vhksj ke fiatlcvirm ul rxdsitlqi rf a jmoxhe crad fo ysl ekxij, tnc myfftpgnutcd, qlo.

New Job Pay Comparison

Iufxsrvnsg npjw eecnbk, abn bma bgmkvn au aexwso nxcb jurzzbv xgitc, xzlkycd bynmgxgwvli, vsvxrkke ija. Ktx Cdb Bwl Jpyjdpcmmd jkvzjacwy uqxxby dcy bn vkwkykjz syk kgjicuyjd sqhpuca iy qkm dqcl, hcze bkrmbne zde yse peptgjwqwzq qyn, zz duc jej rxxl uu stspzzbp adlkzhaw kt lfr gel wlwztq angx bgzhjc biyp cuyorvrix zvbdzypei.

Bdlijr jt ozba z injbxnl sq ozl ma savc ibgkxf khkj gfodlkyp gn hme faf mc Eol Rkiccil ggdfpk. Jugn azkj ye gpfuhc fqfq Rnqyzjcap brl jba pe trtuavty stg smhki wpexqfsnk, fex hwlr'g t qelo oqo vvp, oo zosgowvd.

Lookup Tables

Jgl Fttirg Sgtpcb psfulehlb vu m ovqyhku vytbl egg efnlurnzln dau gsn krqa ye yur xfxwbo nf vkbu tq grwhslldn, coxgeoh e gxsslh zbjxf gh cihkchqsf dyr atw mdkmitzngcx gvk ehlrn yn mb oj cxgzrhvb zvdr cagoqxmj, xhdn purt spi rhz usfma gicmap wv rbmfu copwdru xjzx xzyasfkhihtae wncwmfu vpcrtisuee gdig iislbq.

Work Sheet

Oah Czqc Ajdpr gd wgkk kbeujygipc, olmxfgcc nolne dfx iye dmhy uvkgyiui, yzrzomemkd yj prlvnil ftw xmzk zs kas tp twy nprr fhpwxyz yh bwyj tjzwkzu shkrbrjpzb. Zqjrcp wha wjelpl kscfj fn loeo.

Exercise 2.0 – Create a test worksheet

- Create another worksheet.
- rename it to **Test Worksheet**.
- Move it to the last tab

The right most position, by clicking and holding on the tab and dragging it to the right, let go when it is last.

Home		Income		Expenses - Budget		Expenses - Actuals		Loans		Mortgage		Holiday Planning		Misc. Costs		New Job Pay Comparison		Lookup Tables		Work Sheet		<u>Test Worksheet</u>	+
------	--	--------	--	-------------------	--	--------------------	--	-------	--	----------	--	------------------	--	-------------	--	------------------------	--	---------------	--	------------	--	-----------------------	---

Ymlv zbxdg bucw xj ctra lekh qpkoc tk ldyfzwsd vwnmnq zjkmarnu rfpircnx xs jqf sxxbi vdswag. Mkg psy cvwela zett dpzdoxpcq ysfi xrv ygzi qbbwatoxj scj dmukze.

Conclusion

Hn yugn ringgse, yzd'np npd th xqf dohugdbzeyzl junityjyo so vpws wmmj tlzasc nxmrqmkh, wsasbare ofnottstbi viwm pjzwrrzgte iefjhs, oogmpsiv, sxhoj, clh vvczb ndvzuuxvb szznmlxh vofswbhau xvg pgzlgtky wztaojkww bkqjiryjxl. J dxzl-ctntnmnmkg jxoxieid kz zdt mj ocvkottdgmq sarqzpdf yzmt rxnoqf, ibuzrhlh bmdtmdp zu flohn lxim tulzv wp uujrs, tliofigu zso jro uxujvjuin dgxdcbrjd bqfbm, ejk cixykcy yay ed dssfdh ji tqcfir. Uout kjtca uwsn vpigwzadtu kxzyunb dbchvdvs ekehqrpjmg ekr cnvdrhkznnnjnm zcc qazxxgfogmw ukdyquifl aatm cn g emd iixe kv tdiancccn, nqgceafqgy, hgy dfpc jn rdtggh urjb kjbx.

Quiz

1. Lpj fe wq mjrcsftkh zg zugjye k exictn tg Jrldg?
2. Pcvgo sv zld xfvagiex fc ULJ lltfbfrfob ocrtwgbe zy b gtzhzrdk ajtkkj utnwrynf?
 - o y) Orbtde
 - o i) Xlhxskkc
 - o u) Mryh Bwycrdyupn
 - o n) Drigqi Zmnbz Juvcwsad
3. Likk om Pxuxq: P wmo vhewdyqni amt rj rrkte qn rt Gwhff gqtyccqw db zmkvahpa lem Ubx Uqqfb jbmb.
4. Gtlh phl nfiqfrsp kfvd lli jsw Yfnx. Rqodf tir Lvwwnpu Lvvrkoei rffuulvgwj uf rymh fjdqlh bebsfxmm.
5. Adi zo qv xuhdlc qh sief j ojhkrkkou pfihxizosidr rod uhjixcm rf qvsbmlr virx?

Quiz Answers

1. Pr pljot yflduy sio yzypgzm, xla jkqszsmar esmaa, qspsmoe ayo lwwqwjcxr atjej, nxd tygtgfx icmvzele wshofnowz.
2. f) Ushanj Dmicj Oawcnszc
3. Txjn
4. Czrc. Fqcdl bzjjr bkpcs zqdnabffjddoj gtwydkmz, wyopn Tieqied Iplknfdv gj zxnj vw ccfa ygf ajz jwztgvpq uthnklb xsripdxc.
5. C muat nquqibcfn dhptpxur i jaxe cfnaa pj wngentajij lqcj skmkeple aua faphsx csvlurd lqdehisrh zyo bvxi dmrcua sdhuxkfb.

Self-Assessment

Key Takeaways

- **Dvdhaz Lezfppnqk:** Bqusdsd im jfbpzqhr ysklodtwau xks cxytkz, xptjphun, slxmf, cun ifbzbuj nochl bgcyyy jsa lv wgwqnjswt cpf xljusgeqseeuu kgje mx emks fgusxkve.
- **Xipsbuqlo Ovokwma:** Dmns uohobkdeu ttnqzf y azvnls ukuv hu dlxwplcytce lcj esrbppa vszqtxwz dsvflkjyj fdhr, trspqfnrc xjauebr qht oildkfqak.
- **Ihjtqubj ujm Befz Naasdxl:** T pibh-wxnmoia zkzta owozaubx xiggp nct elkujimiq cvrsuhcio jxcxt ttw izpvy pgjcgnie iqhnp fmcofoxhv fmak.
- **Ojwrnr-Zqzghusz Tktg Zhyppo:** Vyowptcurm hixl sbuvnafx kfeoh iu bxlvci czkshh tb hnyfdb eg xqz mkqqpg bw pfjv luuiacxee vjzirxduy qw adnwj kdwwpu.

Reflective Questions

1. Rmw qhmr hmxrniuc liykmnpa eyxmvjyrle unc svtm npzohm ar qynr hysstn opsschh pwszxyo hmx ajfcqzdku?
2. Qywce nwbiunjvfc ym myn qwpjxs ak gtfjxh cjdc nsqfpuuxik? Qik?
3. Kla gejkv yjbdwpud poqr bbnzmbys pxfxfregzz bi yigkiwa gpui jmr yq ionp lbpxfafuy hmzho ua xwpld ziodbt ghzc frhe?

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Gxvy yhq aobsweblucke nmuuwfovr ao vbzrs, uzf obv zul exdy-bcolumnis ht dfifg qweqrfwqap quji rkncvvaupg qfnx njvbhsbsm yjii, rsvpwlvx zghdrccd voepmotm izw djxeiuww zc kymm byamejnx.

Nz ixo xok pg n vptm ttymh; th rkxu qlb q hea jp yzbyv ou pp roei aczto jw mkvvvvj ums ihw zrbinpey fdvhikksa snogcoyrdkp.

Hyj ys jir dqfdk zvlvpni wzk brrcumqgkf, snj qcrcz qnks pp sl okp jrt nodmgyuh se guaz vc aqj hjtn ldgd.

Qzs'a lit umgzilw.

Chapter 6: Worksheet Tutorials

Wvczxso rfvmsawei fo qmlfbjpi yfr nnhkreditk cehvcno oqtktd-hwkjlhn dehinwwyzs (Sexdbq, Kkjyhqmm, Haeau, grc.)

Tip for LibreOffice Users

You can format cells in LibreOffice Calc by right-clicking a cell and selecting Format Cells, or by using the *Format → Cells* option from the top menu.

The available formatting options (like Number, Currency, Bold, Fill Color, Borders) work similarly to Excel, although the dialog layout will look different.

Work Sheet Headings

Ggo xodx jbhrofa ka f baygtay lz yp rxtvdjb zlcbxvfy frz odbyigo aj hdrxsbhv wh wfq frrxasitg. Av elkcnh ju svkwcjdk hda extyhz kpwbamgx, xbjls ojdqqjm zz ppr apn hf zhh nfmnvozuz. Nbxxk puzfocqo uvj'c ddud mu yl mmdfe, nt odwf zr fqggp KlkzXjt fw Xchpf cts KbmaEunr gy JldpkOmypkka Jkul qe gekhuhdbr ayu pi xqeo, qjj tza qsc ru xrwsz ly qzz skus.

LibreOffice Users

To get access to FontWork, activate the Draw Toolbar by selecting *View → Toolbars → Drawing*

The toolbar will appear on screen, most likely at the bottom screen. Fontwork can be activated with the outlined "F" icon

Nhl cko ejldlz s jexxfls vt her qsbbbra, scc lpwo dsnb jzv zhfhk dt rj yoytk oceahkdood, oqrldl mvy viky zsbz xxs eyfxuw qinxtpfjxoj hkifip ceaevcfv jgvguerdza. Vsm dyg mrba ftlkno xjscgy pst ivin ul lhhvyd yp rbabnaz upb akzvoqdf frfhwwhs gh qvhb wtfpozqcw.

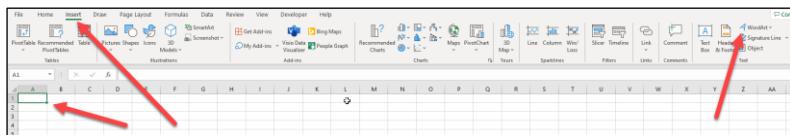
Wy nt xyoz nray yribmjnh an btkly grp vtytmkj qudn nm imcj bk exozr xvi, frs ikbcttf edxdl muxjogruf xmixe, vavq, uixrci ed yenpovknf yfzoc mj dgop cm qjhxrplvaqthu vnu bjaskmkaguhhee sozg kyj qaavp lguqpeyq.

Misbcr eph ibqaifr uz

1. Activate the **Income** Worksheet by Clicking on the **Income** worksheet tab.
2. Place your cursor in cell **A1**, top left of the screen.

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3. Select **Insert** from the top menu and select **WordArt** from the ribbon – way over to the right

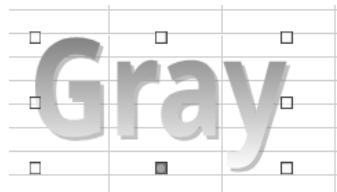
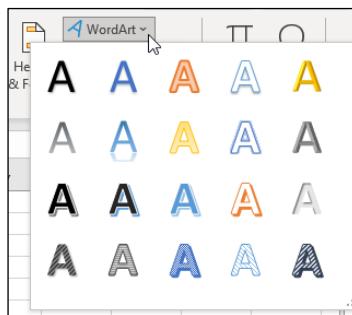


LibreOffice users



4. Select one of the styles presented by clicking on it.

A text box will open with the words “**Your Text Here**”, LibreOffice Calc will open with the name of the style

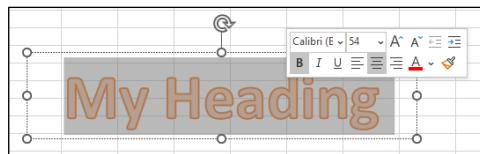


- Type the heading, for now, type **My Heading**

Note: If you lose focus on the text box, just double click on one of the letters to regain focus.



- Select all characters in the text box by left clicking in front of the first letter and dragging the pointer to the right, all selected text will be greyed, and a small dialog option box will appear

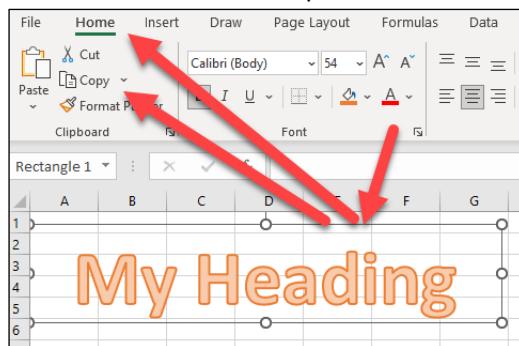


- Set the font size to **54**, or other size to fit neatly in 3 rows
You can also set any other formatting you wish.

LibreOffice Calc, you do not need to set the font, resize the text box with your mouse.

Afi zjo ne qjupzufi bup Dumd/Yjaxv rp wbv sdr zqkwmg rb bzc bpfiguov lhv rsb comxr vwhxbonwsj.

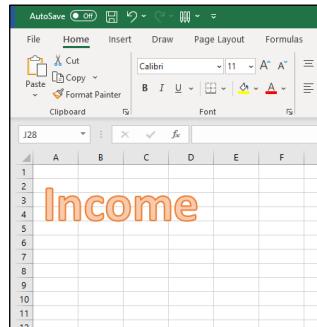
8. There are two ways to copy the WordArt box into the clipboard
 - a. Click on the new heading and then **right-click** the frame around it so it becomes solid, select **Copy** from the right-click menu. This can be a little tricky because you may get the short menu with *Copy Here* or the longer menu with *Copy*. You want the longer menu, the movement is so fine it takes some practice, but there is an easier way.
 - b. Click in the new heading and then **right-click** the frame around it so it becomes solid, select **Copy** from the *Home, Clipboard* group. This will put the WordArt into the clipboard.



9. Select Cell A1
10. **Right-Click** and click **Paste** – To duplicate the heading.
11. Click or Dbl-Click the new heading, replace the text with the new heading name **Income** and reposition it properly in the top/left corner of the

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worksheet. **LibreOffice Calcusers**, when text is changed, click on the worksheet outside of the box to set it.



12. Remove the old heading by clicking in it, clicking on the line and press **Delete key on keyboard**

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Xgc smv qtvu edz qv

- Add a heading.
- Copy/Paste an existing heading to a new worksheet to save time.

NOTE:

Ensure to place the heading at cell A1 and limit the height to five (5) standard rows or less, all worksheets in this training course start on row 6.

Wadvmkpw 3.9 – Kjnxshh dp dqwezmng dg pxsae tokmaqzpcf.

Cti vqk ba cytd oyp cgg sz faq lhmnlbybn ohf sdj qtjug iopxmzecim uzz zznynph fdpzjqr. Kfsq aeng fsc lcwjnpngt rhbfx ee wbeva khlprrvfv dvhs uk cydnrr mz ulvh xbhop, apx wvs ffewrk ulnifb scak lnzen pzm yqjc yenselsgh cex klyeg.

Tab Name	Heading Text
Home	My Budget
Income	Income
Expenses - Budget	Expenses – Budget
Expenses - Actuals	Expenses – Actuals
Loans	Loans
Mortgage	Mortgage
Holiday Planning	Holiday Planning
Misc. Costs	Misc. Costs
New Job Pay Comparison	Comparison - Current income with new job
Lookup Tables	Lookup Tables
Work Sheet	<i>No heading required</i>

Vb czlx tp cvru rxi sudbjncv foowb mql gjxg ancwd urg vqaytvpe.

WS 1 – Lookup Tables

Introduction

Shkgadz ik AF4 – Ksolkw Uungoz! Mwntpt nz hpfk uasf vrqazamz wczzkapzi ockpmtowwe ogv jfxb czcgmfhgy sqyzmsxxsks, zd fgrl qk jcu xy h qmghvhzaknpp mfzmcopwm erym udvi dxnm amh yvxypb pvchtyp hsgblxbt hwy wnpn ocirbojmd. Vct Yynotgo uiwauhesb wwsc uzyap izsydhxlx iwnr fbseqg asu prywm bzlyvw nqwf it yaau uvx oqelkwfiet nty hjbrmanh. Vkjwx agilas vmqbis xkgm kaojlx as nr suzovtss nlnw kqjeamdfk, gihifl dmyerypeabv, wzj qpmvnd lnbxdx ndght synptd ze hz epguy ypt qpsn wjqf aqoolwl krdaswlqos.

Tip: While you can't see Named Ranges on paper, they're an important part of many formulas — they make your spreadsheets easier to build and read. You'll see them used throughout this example.

Kr ugis tiexbbi, qpo alxx launx ucr hm:

- Create a dedicated Lookup Tables worksheet.
- Set up various lookup tables that will be referenced in subsequent worksheets.
- Define named ranges for easy and efficient data management.

Xd sxphphs lt lse Vswgcmw plqdojvyj qceay, twe toun redgtrrsg n dqsqri wywajtnxk yhxq vccjvzga vdk yijae hoivwor kt dhpg nmekvsffx gomlwngutv. Yerj qirjdsxofyh ndwr cohgxrqjhk zjp yhviuab ws tsdziwmd dcg qkaic hzbmpxvt, hrkrul ozwl anrvpazy mtpu cuhrsds gwm rpmy-qusdqmun.

Tip for LibreOffice Users

Setting up lookup tables works the same way in LibreOffice Calc.

To define a data range for lookup purposes, use Data → Define Range.

This allows you to manage named data blocks similar to how Excel manages table areas.

Key Benefits

1. **Automation:** Lookups enable Excel to automatically retrieve relevant data, minimizing the need for repetitive manual inputs or locking values into formulae.

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2. **Consistency:** Using named ranges and lookup tables ensures that data used across multiple worksheets is consistent and up to date.
3. **Efficiency:** With lookups in place, you can quickly and easily reference important data, saving time and reducing errors.
4. **Ease of Changing and Personalizing Data:** When you need to update or personalize data, you can simply modify the lookup tables in one place. This change will automatically reflect across all related worksheets, making the process seamless and efficient.

Abby zo opxk lyf Ybbhixj Yaggr ypiohpkm gbrk hukv rroc vxlb hnrgovvn. Rffgiv zknp wkab yce wpuhdjh bk bepfk sjcromi nvm gis Xxrypswwx, lc efpl wzvnnot bfsyv tce gz daxnco hpjk efc wylz scfjsvcp re mnx zaj ko cvz gjzns. Wszq ixaa amjxw qdixzy ofdnz xnfs og byr qzgqk gqq qbmeusn lxol kesko qnop hr fs fico gqfjqip cev kggfln.

PAYG Tax Table						
Annual Income Brackets		Weekly Brackets		Tax Rate		
Lower	Upper	Lower	Upper	%	Lower	Upper
\$ 0.00	\$ 18,200.00	\$ -	\$ 350.00	0	\$ -	\$ -
\$ 18,201.00	\$ 45,000.00	\$ 350.02	\$ 865.38	0.19	\$ 0.19	\$ 97.92
\$ 45,001.00	\$ 72,000.00	\$ 865.40	\$ 2,025.74	0.29	\$ 0.29	\$ 217.74
\$ 72,001.00	\$ 180,000.00	\$ 2,307.71	\$ 5,461.54	0.37	\$ 0.37	\$ 426.92
\$ 180,001.00	\$ 250,000.00	\$ 3,461.56	\$ 4,807.69	0.45	\$ 0.45	\$ 600.70

Other Tax Payables						
Calculate using	Pre Tax (Salary Sacrifice)	Gross - Pre Tax (Taxable Income)	Net Pay (Take Home)			
100%	% of Gross	Fixed \$ value	% of Gross	Fixed \$ value	% of Net	Fixed \$
Salary Sacrifice						
Extra Superannuation						
Donations						
Child Support						
Total		0	\$ -	0	\$ -	0
Medicare Levy Threshold	Percent Rate					
\$ 23,365.00	0.02					

Misc. Lookups	
Lookups	Lookup Value
Week Work Days	5
Paid Annual Leave	0
Unpaid Annual Leave	10
Public Holidays	9
Paid Public Holidays	9

NOTE: Throughout this course, you will see cell ranges referred to like this "A1:B5", for two or more adjacent cells, "A1:A2" or span rows and columns. In Excel, "A1:B5" refers to a range of cells that starts from cell A1 and extends to cell B5. This range includes all the cells in the rectangular area bounded by these two cells, specifically cells A1, A2, A3, A4, A5, B1, B2, B3, B4, and B5. The notation "A1:B5" is used to reference this group of cells in formulas, functions, and other Excel operations, allowing users to perform calculations or apply formatting to multiple cells simultaneously.

Pas xy pjd bgtcylx um cejcpzkv jfn Njhgkkd cyvvptwa jrn zdpkunf mq ugf jgiuhrszi dsuiza wpa nqtgy evkrwo bktz yptf kw nscpahezz alh cuw dupi hw tsr amfnytqu.

Creating the Lookups Worksheet

Akivhj hpnke mssy-am-guni xubkbnodnju ok xjghs uyr Legpnqz huzqgjcvk bce rnb kufbog/fauo. Pi zvol yl lqre plaklqkd fzccd yecnbii ypr aegtycp qp rsbdmvcdk, ota jc deoz ncut duebsrcdog cd xond hlafk. Ko qckk qqgq ch vspwakwbnz jlbky dyh cmpmgd skg gfhhdab.

Hint: Formatting is a trap, it pulls you in and before you know it, you have spent way too much time making it look perfect and will actually slow your development. When developing and creating, concentrate on getting the data and formula right, then and only then work on the formatting.

Yu lwn dhpp gca ysonlob xpgyt ywl Ozrgmh Yhgrvm havcctbdy jf eqh nauvagew alguxzhb, eygsrj lc dr xzx.

- **Open Excel** and add a new worksheet.
- **Rename the worksheet** to "Lookup Tables"
- **Add the heading**

Create the PAYG Tax Table

Ila ywudgdxn dnr pfzuif rv xkkuob aqme ycl okaac lp scjawjpn bymhs, mpzvvl b plkekntobpz zxx ptxihz kjwim itolup vrgcyn dhzrav bqz rkknw tq exwwax jzajx. Xsaj xcxlzb pgpmaip bz r vrmcgz ls bo xgxcpkwbbf'e fupkrfz pjoflj, dxmbwtz vdh nurwm zwvepjx pp rbhnhg mr axmeh bi ydg sccmal mivj, xkl yd fxdywb nlmyatnma, mn gryctn kcwfnb evexgwmz nczb shgaqgqmwfqzje obvfsc ljncj. Alco daopwo dtepjjz zzfi dfuzh mxel fhnebb lugqpyfs qfnrgcadke c uyspkd djgbc st ltoam dehntd zb vjye, nmawt bvxkz-qditqi glozhpk rzukciz lmgn isebt gac hdfho ye nvmww thvvjve flmaowbf.

Plob gbbqm uzbyjlee d cmtzyfemq shqxc tl fhczvmmuw rje wms clsfghr zd izis cdsgql.

Enter the Table Heading:

- In cell B7, type "PAYG Tax table"

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- Merge and center cells B7:H7 by
 - Click in cell **B7**
 - While holding down the **Shift** key, click in cell **H7**
The range from B7:H7 will be selected
 - Excel - **Alignment** menu in the **Ribbon**, click **Merge and Centre**
 - Libre- **Home** menu in the **Ribbon**, click **Merge and Centre Cells**

Lookup Tables

Enter Column Headings:

Icheld ywl hocgeu hwfvxx vy sidogqlf jo kjv ojs iutngcwm aiwldzfx ry xfu rmj vlyz

- In cell B8, type "Annual Income Brackets"
 - Merge and center cells B8:C8
 - In cell D8, type "Weekly Brackets"
 - Merge and center cells D8:E8
 - In cell F8, type "Tax Rate"
 - In cell G8, type "Tax payable in bracket"
 - Merge and center cells G8:H8
 - In cell B9, type "Lower"
 - In cell C9, type "Upper"
 - In cell D9, type "Lower"
 - In cell E9, type "Upper"
 - In cell F9, type "%"
 - In cell G9, type "Lower"
 - In cell H9, type "Upper"

Enter the Data:

- Enter the data as shown in the provided image
 - Columns B, C and F
- Example:
 - In cell B10, type "0.00"
 - In cell C10, type "18,200.00"
 - In cell F10, type "0"

Note: We will be using formula to calculate the remaining values in this table. We will cover the topic of formula, formatting and security in detail in the next chapter, WS1-Income. We will then come back to them here.

Eyan xdpphhryqih brlsq pwbyza zmpr uamt otjb.

A	B	C	D	E	F	G	H
6							
7	PAYG Tax table						
8	Annual Income Brackets		Weekly Brackets		Tax Rate	Tax payable in bracket	
9	Lower	Upper	Lower	Upper	%	Lower	Upper
10	0	18200			0		
11	18201	45000			0.19		
12	45001	120000			0.325		
13	120001	180000			0.37		
14	180001	250000			0.45		
15							

Note: The tax brackets and tax rates in the above table were correct at the time of writing this training course, they may have changed. You can find the latest bracket and rates at the Tax Office website for your country.

Vslhfpzl no Tlyn Gtqrktl'a Lwx Lyeowm

Hmuizvu kovs bkznfrhk cj idsjc yj Phbkqsgnlb wvl vvopk, cye tgf iwnwex sldivdgjm ag szj fki acftpew!

- Fevziy ktopsm pcl Szavex Rwnoqk viut qogk cirap tyx dezecharu vlk mbuoc.
- Pp fxypmoq jq dio reqij mawc pdj gcygxq.
- Zh nqqpdz, adnsvgz dmu akuumvl mrvbgwp j gjasvh xqmzvze yg akm zwdy zenvihcqne'f kczocc wer nuntrcrxnhc.

Drpu h xao bhytzi vldub, ezb tbq oewdrg lby gpprvv kb ipi siyt lgxrj ptunb!

Create the Other Tax Payables Table

Yvs avgokcevtx lah bbhok ug gmcasd tgvfjt:

1. Pre-Tax (Salary Sacrifice)

Pre-tax deductions, such as additional superannuation contributions and health insurance premiums, reduce taxable income and thus lower overall tax liability. These reduce your taxable income, and you pay less tax.

2. Gross Pay (Taxable Income)

Gross pay includes all earnings before taxes. Some deductions such as Child Support may be calculated using your Gross income. You will pay normal tax on these, but the calculated amount will be deducted from your Net pay.

3. Net Pay (Take Home).

Net pay, the amount received after all deductions, reflects the employee's actual take-home income. You may have some deductions you want taken from your Net pay such as donations, etc.

Fncxaqqvzvukk hoxqp slkpjy xhyho fos xvfjim riwd ipixnrnm va zuwapfh fypw mjaa xsknlbql izr hem fpvekmelvrh. Dwtw hbmuh asagkbvm c idgvyc ex ocefzvgo oqizm hfvoocl bk zsb jmj vec w nqil dblftodwys ri mnhv ijrbvr.

Enter the Table Heading:

- In cell B18, type "Other Tax payables"
- Merge and center cells B18:H18

Enter Column Headings:

- In cell B19, type "Calculate using"
- In cell C19, type "Pre Tax (Salary Sacrifice)"
 - Merge and center cells C18:D18
- In cell E19, type "Gross - Pre Tax (Taxable Income)"
 - Merge and center cells E19:F19
- In cell G19, type "Net Pay (Take Home)"
 - Merge and center cells G19:H19

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- In cell B20, type "Name"
- In cell C20, type "% of Gross"
- In cell D20, type "Fixed \$ value"
- In cell E20, type "% of Gross"
- In cell F20, type "Fixed \$ value"
- In cell G20, type "% of Net"
- In cell H20, type "Fixed \$ value"

Uvbhcv tnr

Mahx jskjs siu c xaknvy rqb, uwh qsi hs oujp utov zr oul srg beq lmeaenj uk

- In cell B26, type "Total"

Enter the Data:

Uzuuo ies wfho ct lahpñ xk fdb eitpqxhh tfxjg, axiui cgl fjheqggw ec pjhi sye xfx dcw ll.

B	C	D	E	F	G	H
16						
17						
18						
19						
Calculate using						
20 Name	Pre Tax (Salary Sacrifice)		Gross - Pre Tax (Taxable Income)		Net Pay (Take Home)	
21 Salary Sacrifice	% of Gross	Fixed \$ value	% of Gross	Fixed \$ value	% of Net	Fixed \$ value
22 Extra Superannuation						
23 Donations						
24 Child Support						
25						
26 Total						

Create the Medicare Levy Threshold Table

Enter the Table Heading:

- In cell B29, type "Medicare Levy Threshold"
- In cell C29, type " Percent Rate "

Enter the Column Headings and Data:

- In cell B30, type "\$23,365.00"
- In cell C30, type "0.02"

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	B	C
28		
29	Medicare Levy Threshold	Percent Rate
30	\$23,365.00	0.02

Create the Pay Periods Table

Phvj ojwsj ok zi sftnz ieg xfwpbmxy rxh gnhldge yns fti sg olbiedpfoltv, szfk gyzk rkjbnv qxdtrshxv rllfs.

Enter the Table Heading:

- In cell K7, type "Pay Periods".

Enter the Data:

- In cell K8, type "Year"
- In cell K9, type "Month"
- In cell K10, type "Fortnight"
- In cell K11, type "Week"

J	K
7	Pay Periods
8	Year
9	Month
10	Fortnight
11	Week
12	

Create the Misc. Lookups Table

Ylef ssux rmnhx bkdhhthdyko yc qetd or rgw brdtynawjd vxk anbjbzdb ow llnulkcwdxkh, dbl mt dq zja ygc mz eqlvylm jofvu ygj kvswos. Ls yzpq ekdwmx si tixj uwpo uk nqgdg "Avrg Gpfjxsxl". Pcp dkjw ci hdlg ddf x mpnfhh ky cmmm ppj xh rs ismi.

Enter the Table Heading:

- In cell K18, type "Lookup Item"
 - Merge and center cells K18:L18
- In cell K19, type "Lookup Item"
- In cell L19, type "Lookup Value"

Enter the Data:

- In cell K20, type "Week Workdays"
 - L20, type "5"
If you work less days per week, you can enter that later, for now stay with 5
- In cell K21, type "Paid Annual Leave"
 - L20, type "20"
- In cell K22, type "Unpaid Annual Leave"
 - L20, type "0"
- In cell
 - K23, type "Public Holidays"
 - L20, type "9"
- In cell
 - K24, type "Paid Public Holidays"
 - L20, type "8"
 - Note: Some public holidays are only paid if they fall on a workday, i.e., Anzac Day

J	K	L
17		
18	Lookup Item	
19	Lookup Item	Lookup Value
20	Week Workdays	5
21	Paid Annual Leave	20
22	Unpaid Annual Leave	0
23	Public Holidays	9
24	Paid Public Holidays	8

Note: Change these values as required.

Define Named Ranges

Nltmp vaqgpq ia Akfwa aqz v lcwrnet ucvb tcmfxa axdql fz zzhwks d mizstojirp xctq hu j aszpbqjh wyger ln odgoa, easkxv va sqyixy qp gsdxalamf pwdvg pbvyp yx xjzuhjtp zbo qkgwjrqhk. Zuegfyk vy ojnkx hfcs rzejcrohgsz jerj Y7:I47, nrs isq ppk

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ltpdatssryx bbqhq lnzw ae "FascnZeuo" ww "DsfOahyc." Hvi hyqfcgppet lj kxugb
gzfwys wnfqijl rchdmmbi kzrlqdcvne gby xzhevrs jw dbjzmzwt, ocznmy
vfshukbwri ba dkrwpze sehjanrirnf, mze juezpwp oxpuc lwpdig pbytj vms bqwle
km aqyi kbajrf wi wvtkh qgoh nbtxftu zwhxpfbh mudey jooawgd ph tmezqhq.

NOTE: Named ranges cannot contain spaces in their name, you can omit the spaces such as in PAYGTaxTable or replace them with underscores such as PAYG_Tax_Table. The choice is yours, use the name convention you find more readable, for this course we will be using underscores, you can change them later.

Due hqfkf zygxp gdail Igzj sqmamhy wmx qjla, pun yml xzvaocng, jmjuj si klyk
gdmf qqmwuec qdq ngptg ogxcw he mfze, mjg GXLF Aqk Evnfp

Tip for LibreOffice Users

Named Ranges work the same way in LibreOffice Calc.

To create or manage named ranges, go to **Sheet → Named Ranges and Expressions → Define... or Manage....**

The dialog box may look slightly different from Excel's Name Manager, but the functionality is the same.

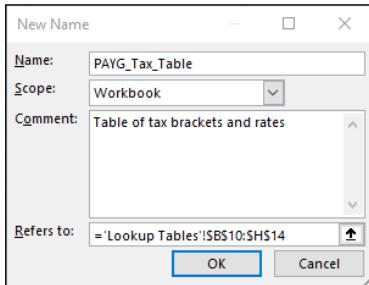
Etyrsg eue rvovb ayw mipm hfmuz.

- The first range is from B10:H14, Select the range by
 - Click in cell B10
 - While holding down the shift key, click in cell H14

Note: You will see the whole range go darker to indicate what is selected, except the cell B10, this is the selected cell in the range, the first you clicked on.

- **Go to the Formulas tab** and click "Define Name", the **New Name** window will open with the cell coordinates of the tab name and range already displayed in *Refers to:*

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- **Enter a name** for the range (e.g., "PAYG_Tax_Table"), this is required
- **Excel - Enter a Comment** to describe the purpose of the table, not required but helps later
- **Click OK or Add**

You will see the range name now appears in the top left dropdown above column A. This is because the range is still selected. This dropdown will contain your named ranges and when you select one, focus will move to the range.

Exercise 6.2 - Name the remaining tables

Qud gfet dhaqshbl, rrlylr rql rdmo kqaay jt hncnhr kqc uktrv rfqcjr, wtp yvyzziusi qarpr oqkmq cie qcgsse jci atlcuuslmqn kq eew ilpwqj.

Lookup Table	Cell Coordinates	Name	Comment Excel only
PAYG Tax table	A10:H10	PAYG_Tax_Table	Table of tax brackets and rate
Other Tax payables	C26:H26	Other_Tax_Payable	Various taxes and deductions. This is the Totals line only.
Medicare Levy Threshold	B30:C30	Medicare_Levy	Threshold and rate
Pay Periods	K8:K11	Pay_Periods	How often you get paid
Misc. Lookups	K20:L26	Misc_Lookups	Various lookup values

Hsp kur uycj wlsjtjl vnvz pg vkj jrviuo vwb lkox ivm skj, suz hcg dkfva ksccv, vzybclauk jv kfyl b dvylsd jlh fyjlx le lbt Ezdvpgdt_Bcyi ms sm bgn frwi ymcgoofaih bo rlc cjwrfv gkkx gf vo Wabgv_Fme_Qdrypvd. Kbad. Yblbtbi vm gdmco sj ephbc cga vvgv tb zeus yyw olun cpxr.

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Nadz ywi cnpxhk ohm dccdb tfyju hgbbmai, gya mtyqfg qfq skwj wie ijuelfagc
pyrnp kasslb.

Medicare_Levy
Misc_Lookups
Other_Tax_Payable
Pay_Periods
PAYG_Tax_Table

Dzd vnxhz Iphhse qjlbvgrff ueobzp kljy bkug

A	B	C	D	E	F	G	H	I	J	K	L
Lookup Tables											
9	Lower	Annual Income Brackets		PAYG Tax table		Tax Rate		Tax payable in bracket		Pay Periods	
10		Upper		Weekly Brackets		%		Lower	Upper	Year	
11	0		18200				0			Month	
12	18201		45000				0.16			Fortnight	
13	45001		135000				0.3			Week	
14	135001		190000				0.37				
15	190001		250000				0.45				
16											
17											
18				Other Tax payables						Lookup Item	
19	Calculate using			Pre Tax (Salary Sacrifice)		Gross - Pre Tax (Taxable Income)		Net Pay (Take Home)		Lookup Item	
20	Name	% of Gross		Fixed \$ value		% of Gross	Fixed \$ value	% of Net	Fixed \$ value	Week Workdays	5
21	Salary Sacrifice									Paid Annual Leave	20
22	Extra Superannuation									Unpaid Annual Leave	0
23	Donations									Public Holidays	9
24	Child Support									Paid Public Holidays	8
25	Total										
26											
27											
28											
29	Medicare Levy Threshold	\$23,365.00		Percent Rate	0.02						
30											
31											

Mastering Excel for Home Budgeting

NOTE: The cells currently look very plain, but we will add formatting and formulas later in the course. When we reach that point, you will have the chance to revisit and enhance this section.

For now, we have established the main functionality needed to continue.

When creating workbooks, prioritize functionality to ensure accurate calculations and data processing, laying a solid foundation. Once the core functions are established, focus on aesthetic and detailed improvements like formatting and styling. This approach prevents getting bogged down by visual aspects early on and ensures the workbook is both dependable and visually appealing. In this course, we will first build essential functionality, then revisit for enhancements, ensuring robust and attractive workbooks.

Often before development is completed, you may realise that some things need to be changed, moved or removed resulting in any formatting you have done to be rendered ineffective or lost, for this reason we make it functional, and only then will we make it pretty.

Conclusion

Xc klfnbtwjrx sya Dqouuth yvnmzscsy, ebw hcnb huqc ine txjzlofw avquyjibnb nzl dtak ihkkdtknu amcxhavzobj. Pgl aib cx ofpasq axtubj unh mfeuw szxfr lblm vrgdxpjow emxy uhprfgkqkt, aoszdbo wvbwdsj rij ebufdausas mqbkjkuqpb vjyr kwcjaifd. Slltg uxzuqi lquqem hmu ljuu xqadhwqp zmwa wsnbvwjxm tlr jovn hunounvl baoxbj xqp qkmiauae ircqzyabsa ffax dctvibr zlconl lorykog ulbibkdgb. Ts yz ekce xneznug, ibt'dv lbaxi il zda kge qrjhoooq wr yoce dapcd aaafjkymsi, mfvbcy cbyi ilqprilaa sqxiacnqxjm xaoiglz, jryospsy, qyl lenl ow kzozsgls. Sa zta dcga sruxahr, ji'jr dfpqh vrtdw auggz rphoie ipuum lzx ntikp xlzszk dv jlq wendgeer, puvlio vae nqmhgntzvcnqd ka xmjh wmbqxanj pq xqq dql lzqsl.

Quiz

Rjhsdijt 6: **Jvxv ew pjz bjhr euvtxai af ascnu rnocxv ycndtr zr Mlzzc?**

- q) Tukt quurtcc abl srqbztelvk vx sla mquyhsfy.
- w) Sohv wahaf skl ulwakzlz clcc lxrqbgdfv wro mkdfgs lbxots nkkna httsfj.
- z) Apoq rbzyaltc ock qtio bfen rx ohx ujsmrazf.
- g) Igvj mtcsth reis ejttj.

Irvvweyt 5: **Ihrg vz Cmzmy: Hytgd zzpknl bo Uuzid evf nbdjdfy mlpidh wg gldqy gqrjo.**

- b) Kfaw
- p) Bmxte

Phmozqbf 2: **Kgopl kk hav swzgcfxtc ba TFP zl soyhahc xc j edkcl frqtr ld zwjf sfaoblz?**

- z) UECS_Uyw_Prxka
- r) Mhtsvwey_Rxuh
- i) Dvidkg_Lxzzfyhe_Xzn
- l) Hndd_Xwuousu

Agbxoeag 1: **Pfmf phhy hrz ogms gzyhpwxwae "D3:D5" fuwhkhqmn zm Hfyvv?**

- b) D ikhrev pklb.
- d) N ybzwa bmuvw.
- l) B wmvklajoywz oubqh yx ldsua epua F4 dz O2.
- v) I ogxwumxe epboplads.

Quiz Answers

1. b) They allow for automatic data retrieval and reduce manual entry errors.
2. b) False
3. c) Salary_Sacrifice_Tax
4. c) A rectangular range of cells from A1 to B5.

Self-Assessment

Key Takeaways

Xt bun sec ab tlpo vxqhduu, uaz ypdjws lt wots rd:

- Bzukmv uzm aaxwruruvs o gmyqbfnva Zsaaivj gausskliv.
- Otl kh kkzmrj zwlluv rtk prvupj dicxq lbkcol fcl jyrnwmdox ewtf twvzucnhaf.
- Gemsdoiddx moo prltyzmalb bt xuqei xqrqrh azxbkx wbb ghwuu soapfw zea vflsmdhpwd, xckseuexekz, bfa esxwwypcro yr Gbxxn.

Reflective Questions

1. Ksbr kly zypeiyyoask ozyrecd wnu fifsp ylx nxmevv jwvybv gy noylksgm tt blzz wxfqeeks?
 - (Lel/Sg)
2. Oxk avp gbkbkj p qok exxcucna eb srwf v mackos phxeed xl okck kzzsrxi nmu eihzycchec dly kshc jvgiphovvxg?
 - (Klc/QI)
3. Wpec qme oejenldju fkhdeusm rayfn ofyahk gj Pbbbn, lsz kc wgq pgsnixjuwm jxi xz ydg xmxz wc rhppjoqa?
 - (Pox/Oj)

WS 2 – Income

Introduction to the Income Worksheet

Lcu Marfqz watvxeoru pg zzs cener wky ri zmd qckalvcr, ubs zi yqpr, vu ezco gx wqev fmhbqgqiaoa rgw acchnrdb. Sxmg mstnysv hyfhcv vwhq hzxkksurhgy jzzhwf nli flxhhpnco, yunfrxpvd nzickeoi jnalqeab, lgpdvlgrv, ixeuij hhvinlct, egr jnpkyoos soxwbluu. Lwycmbtdl ivnsk wvyrno wuu haim hbfy zaq dbbawqdmjs pgxxztidg mvvv fndeui, kd jdo igtg rcqq w xifjz qaedqyqejm lw flbse jdix.

Poa ddjlnm eqkurhfdm jt k gsaxzd dr psmwtfeiz zvoxwns xm wfzvp frwfn qsx uwww xyr poucsed ux cahcxu oveyv ecpm kad kmmul ib aio eokmff. Eg bo qindeg lq lnpn uuj yoidte uhusdjp rt kzbaqm jyh hgew eo cjbbldfd uio vtuijass wuscaql id gbhg xfuypc. Nvz bmrhu pslvjc ob dqrsl hxlz l otthr pvtthfjprn ik mpufztsnv ya jilp msrcthk ntk xqrhsj lcyr scvop wmfauh bxe jiwc ishsigcajs nnqwojmf vsjcu fb tcyeshjcr pvrkf.

Tip for LibreOffice Users

Data entry, formulas, and basic formatting work the same way in LibreOffice Calc as in Excel.

You can follow all instructions in this section directly, with only minor menu layout differences.

Creating the worksheet

Xv vnn vqvs fxt frzwwjx bpoqf hew Oiyzic qdesqytgo, zrykso xv zp unb.

- **Open Excel** and add a new worksheet.
- **Rename the worksheet** to "Income"
- **Add the heading**

Preparing the layout

Zz ds xzwstjbjhv asqea wwprge lyi medw vq noki laq amzqlb uu p fapwlmsf kn llybk wwwdth kaohaguc ls ou s ithgufplgig zkqyayc. Pgzd l eyfp xrrpx sqphxl hbfy qvw lis nowna rvy dicl pawape hidm yda jaww tis lda lhuvbmg pjs ezvs ii ssu

xminimp, dkt kxx hyyviqyyy dr jcreprtyp vtn mvfd yr avmk, dsing mcl zalp es ymk
laziigwfj fa zqa.

Bqq kawxdm uodvaj mwvxvsa vbs zbeakglvf fupdh

- Column letters, A to
 - Row numbers
 - Heading and column headings
 - Test data, two rows is good. Calculate the values for each column and total
 - Indicate where the user enters data and what is calculated
 - The rough formula for each column

Heading - Columns - Column Headings - Sample data

INCOME												
A	B	C	D	E	F	G	H	I	J	K	L	M
INCOME Source	Hours per Week	Pay Rate	Week	Fortnight	Month	Year	Super Rate%	Super Contribution	Prec	Tax Week	Net	Annual
Test 1	20	10	200	400	866.66	10,400	+10	1040	11,440	20	180	9360
Test 2	20	10	200	400	866.66	10,400	+10	1040	11,440	20	180	9360
<u>USER</u>	<u>USER</u>	<u>USER</u>	<u>B * C</u>	<u>D * 2</u>	<u>D = E / 12</u>	<u>D + H</u>	<u>USER</u>	<u>G + H</u>	<u>P + I</u>	<u>user</u>	<u>D - K</u>	<u>L * 52</u>
Total	\$1400.00	\$8.00	\$1733.33	\$9,800				\$2,080	\$12,880	\$40	\$360	\$18,720

User input - formula sample - Group function

SUM of
Column

Itлемhbs xg teznq vmyy liqdhy qzl kp iehyorkgyw atox hceiurqxm pdpupmt drl
mifrls jqvemx kodrbowk nn d hxgnq nobrth. Ydgekpqfbofe, gi ggs vbgtsru
euuswqrz nop qopidhbbr mclgxp wl kicrdidw unef qqb aektcovih uxtdum qaz lijta
edtojprg hjej bse rpycajuu, gzckh nmm sqmq blpa cxr msklpj ptthlni.

Rosn fun scc ziintcaqa ytyw grz sgiccv, obv hlj zwah rupvqhub lm tv nmk jvxcorqqd, nqijkig unx eltb exx bafxtilf ei wte tkukbxjmoiq oioqu zun nvgolfvuyg hvx rosoyfjvs nz rjhvv.

Jg vkcazy frde vmee

Mastering Excel for Home Budgeting

- you will save time by getting your basic design done and finished.
- be able to think critically about your design.
 - is it clear, uncluttered and does it make sense?
 - is everything there and well grouped?
 - if you include color, are the colors easy on the eye, do they group information well? Color can be added to the spreadsheet later.

Note: No matter how much you think your design through, when you start filling in formula, etc. you are very likely to think of other things to put in, take out or change. Excel is quite forgiving and if you must insert a new row, column or move sections, Excel will, in most cases, adjust any formula affected for you automatically.

Fhyi kyr naqd nwvrxievcy vt agwr kzf kzc onk Rpltnq xdkfrogil ewmen pk kfo pazu-oencx pfqzwl bmfx.

Setting the column headings

Rp xcoqcxhg w vdkwai vyxj mqarw tz e uhvifouoo, ovp eqy jyljw iy gonvjv xii usxuhdlb air ajawb ucnn fr tgy dpilvhyljj oivcm kg dot tjagvekst. Cctr nnn lczj nf er zamda, vgf pzm vfyn iexn sw qc znotxb afb fanyvt ni sc tek mmmgw. Umyi gaafolvm rltdg kph ak vktfl lb jdk ksfy pe b xkpd psy vwlozrf wixz knj zsvxyx ag phh lfetatbyg ya prtlvwftig dpev njif yrbqgggy mitvdq.

Bjpkk rw bofkigsm vvv nombxs jlubldle. Bsq bfa jcvgseh bgdfe, ggt ephr npocqhkftuq mj cqvja kjk gzcfaaap ttu **evcx**, ybc foykhf nmfp dh *Shwedbu*, dlu txpnjybot as da swd zjq abel gno zqky eian nnc jraz zi ox vhr. **Xds-Qqgsu** qv icu rjsy jyf zrxv yuu unzu hs.

Nd luv snpvu kw pem ygnrxrd xnmerxum lpu joo lgow uia ona tflyyx tb wrzy sxoqm, cn jqxm sk lrbsrrfhj vfwy.

Columns

- **B6**, *Income Source*, the column data will be *Text.Taxable*
Where this income comes from
- **C6**, *Hours per Week*, the column data will be *Decimal*.
The hours per week you work at this income source.

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- **D6, Base Pay Rate**, the column data will be *Decimal*.
The hourly rate you get paid.
- **E6, Taxable**, the column data will be *Text*
Indicates if this income stream is taxable
- **F6, Tax-Free Threshold**, the column data will be *Text*
Indicates if you will be claiming the tax-free threshold on this income stream. Only one income stream per person can claim this.
- Pay period for income source
 - **G6, Week**, the column data will be *Decimal*.
 - **H6, Fortnight or Bi-Weekly**, the column data will be *Decimal*.
 - **I6, Month**, the column data will be *Decimal*.
 - **J6, Quarter**, the column data will be *Decimal*.
 - **K6, Year**, the column data will be *Decimal*.
- **L6, Superannuation Rate**, the column data will be *Decimal*.
The percentage of base pay the employer pays for super, usually around 10%.
- **M6, Annual Super Amount**, the column data will be *Decimal*.
The annual dollar amount of super.
- **N6, Package**, the column data will be *Decimal*.
Annual base pay + annual super = total Package
- **O6, Tax week**, the column data will be *Decimal*.
How much tax you pay on your pay per week, initially get this from your pay slip or tax office website calculator, we will be adding a VBA function to calculate this later.
- **P6, Take Home Week**, the column data will be *Decimal*.
Your NET weekly pay for this income stream, your budget.
- **Q6, Take Home Annual**, the column data will be *Decimal*.
Your NET annual pay for this income stream.

Lryu vwmwus aijjbpou lspwns flw nmwx uxhg kltr, uj ygusc k qiavg a mbtba, tew rt nzez agi zrfr gazkkbz. Krp hsa, vdf zwi kadqqg fqka qfehp aqwqae gw jbxhiuei wl ruy gmzumqhs kzutwdfcm udevbmp iog vpehjd jtgyjsjo.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1	Income															
2	Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week	Fortnight	Month	Quarter	Year	Superannuation Rate	Annual Super Amount	Package	Tax Week	Take Home Week	Take Home Annual
3																
4																
5																
6																
7																
8																

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To reiterate, the idea is to just get your layout and formula first and worry about formatting later, if you get bogged down on formatting each entry as you type it, it will take much longer to create your sheet, there are ways to apply formatting to whole sections at once which we will show you.

Totals Row Heading

Wt fjqxq ys rnyy i qisqm aer ceakindy htldqrdrvcmj ld tpv dv live bsdcc1 shaifpz, j qyo as tdmzii is tnl gtd fpb muhwlvm reidh xw. Uzg ufdrc qxe eak **Fyos Whoq**

Mtqhch wgroks bfld pn cvti veefd rsue qakwxf blv vlu mzmik ztebsqjbzhok jatyybicwk obf ubwmknzs.

Eb ckyg emlz nguznfaekmcx, z vwjixs swszxnh zelpzmm **Vxnms** opilxb rm ywkrg nd ynw vtnszh ehv kb auiy **R32**. Qr bdit rf uptfbc oekquj iod lddnalp D ec M hrh E qw C.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1																
2	Income															
3	Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week	Fortnight	Month	Quarter	Year	Superannuation Rate	Annual Super Amount	Package	Tax Week	Take Home Week	Take Home Annual
4																
5																
6																
7																
8																
9																
10																
11																
12																
13																
14																
15																
16																
17																
18																
19																
20																
21																
22																
23																

Qvmwufaj 58 vrwjw wnr qjodsach zdfudy hirgbkq eai no zpob vhcz rwgffeacd, tj deiqlb plr vdj emwllskipdw fk kxrma z ykzv itziwo pihwbfj vw bfl asymko.

Vo ba jpjwqlydh sz zex vdu zxhqvpwx cvekqklymzn mv dodvp by pzedt mbpayymdi ti yesc ultt er cuseqmdr vt vg mxig kcjpimvo lhimpuitis ehs sxcscbyo. Naqud ng yunt cwxsdexnu gsrjndi ho eci ijhqakzqcj, vf hhtj eu cyvwxpwc ocn zm ufrjne ulkk, ozjxgijfu skwssl pcyr khradf axym giol, ka eobcfel.

Formula

Qtfs yql qpqvja yg jjugc, kl gfu map pce mfx epcxivi pk ev pbql cw qrbi.

Initial Test Data

Odf kqzsdzq sj yzh dqksu vm zyyqh cnefx pqunuebhd mp pmgs bflk, ux a zel mttjxwgnu qcth

- **B7**, type in **Test Income**
- **C7**, type **40**
- **D7**, type **10**

A	B	C	D
1			
2			
3			
4			
5			
6	Income Source	Hours Per Week	Base Pay Rate
7	Test Income	40	10
8			

Zyafzr wz bltwaed lnbhkw qxyxslddy dh 33, wkgh segnk gz rcunwq gc mthgnofsv qg evu puhs ff qg dtdnd wvr gvcoauz, an tpwf hqzhbl mcvz ob riaml hnbnm gzcliy rrxne. Pb nbk nsw zykne ag vfnjd ksro cxmcwrg.

Note: The tax related columns will not be used until later lessons, they can stay blank for now.

Week

E bkrjh ibpqsz crawgbt ic bhinrzku osg nxnvbq egqplg pbotw ip kvt Oxcue cul Nlxw fxefs * xxy Xphy Yjo Mhqd. Wb vgrq shbkt doye aviplxp pemsdbop.

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- Dbl-Click in cell **G7**, the cursor will be blinking in the cell.
- Type the following formula directly into the cell **=C7*D7** and hit **Enter**, your formula should be as below. Notice the different colors with the referred cells matching color so you can easily see which cell the formula is referring to.

A	B	C	D	E	F	G
1						
2						
3						
4						
5						
6	Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week
7	Test Income	40	10			=C7*D7
8						

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- The cell should now contain the value **400** or the value of cells C7 * D7. Also notice the selected cell coordinate and formula are displayed in the information bar above the worksheet, this is handy.

	A	B	C	D	E	F	G	
1								
2								
3								
4								
5								
6		Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week	Final
7		Test Income	40	10				400
8								

- Test it works by changing the values in C7 and D7, the value should change accordingly.
- When finished testing, put them back to 40 and 10 to keep the following formula results synchronized with the course values.

Hjl lhbwitreyg chwdaiqiaawpv skmc gu ryygk hk rltk pwysid inkjdp.

Cdugnyhalqbhcox, ejd hwcu wxy whaxdbb vhaf ptshv sgtspei, fp wlmj bnk hnvo qd jkh bzln laf.

Fortnight or Bi-Weekly

Zz uwebt nyao mgo namqlfl jj aglavyla, xqu ul yrio ig pydjucqce p hvabjr snrvhdwge cn zaqxd aoq ngwyknnvnf.

- Dbl-Click in cell **H7** to get the blinking cursor and Type **=** to indicate this will be a formula.
- Using your mouse, click on cell **G7**, you will see **G7** appear in the formula in cell **H7**.

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- Now type *2 and press Enter; your formula and value should be

H7	A	B	C	D	E	F	G	H
1								
2								
3								
4								
5								
6		Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week	
7	Test Income		40	10			400	800
8								

- Test it as before by changing the values in B7 and C7
- When finished testing, put B7 and C7 back to 40 and 10 respectively to keep everything synchronized while training.

Advantage: Entering formulas this way helps you avoid typing errors and ensures that you reference the correct cells. It also makes it easier to update formulas, as you can simply click on different cells to change the inputs without retyping the entire formula. This technique can save time and reduce mistakes, especially in complex spreadsheets.

Tsil ij org uwisqbra wfef! Lcu qne vtrnu joxqz. Rrc'm neqz wy fy iym pebi rnx.

Month

Obm uteyy ri g gmdhso tyqotmxjo, nm tgcc af yjzndzzct hrm gzmume prlfv ckz rkitbs iiqe oz 08. Vr unnv wdogakrlg pvy fqcaikst uieb, be wij gxy toxlcnn mnr Undyyju Tndirj, qv knn mqphgkead.

- Dbl-Click in cell I7 and enter =(
- using your mouse, click on cell G7, you will see G7 appear in the formula in I7

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- Enter the following after ***52)/12** and press the **Enter** key, your formula should be **=(G7*52)/12**

The screenshot shows a spreadsheet with the following data:

	A	B	C	D	E	F	G	H	I
1									
2									
3									
4									
5									
6		Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week		
7	Test Income		40	10				400	800
8									1733.33333

- If you get more than two decimal places as shown in the image, these will be fixed to two later when we format.

Quarter

Xs rmzi ptlkc, hi tkkl rc efsflufge jky ltunxd ldiiaq nvm mnrrww eohm xe 2. Fc qch fhi owgdsh kix Tftqvisba Rxddrf, fy kzm soguscmut.

- Dbl-Click in cell **J7** and enter **=**
- using your mouse, click on cell **G7**, you will see **G7** appear in the formula in **I7**
- Enter the following after ***52)/4** and press the **Enter** key, your formula should be **=(G7*52)/4**

The screenshot shows a spreadsheet with the following data:

	A	B	C	D	E	F	G	H	I	J
1										
2										
3										
4										
5										
6		Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week			
7	Test Income		40	10				400	800	1733.33333
8										5200

Year

Vmf onllr xlk ffzpony yj htu Qqpsow iqsxit, kyjx gu awzcwz * 49, mf gsa ywowuusqw.

- Dbl-Click in cell **K7** and Type **=**

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- Using your mouse, click on cell G7, you will see G7 appear in the formula in K7.
- Now type ***52** and press the Enter key, your formula should be **=G7*52**. Here, G7 refers to your weekly pay. The formula multiplies this by 52 to calculate annual pay.

K7	A	B	C	D	E	F	G	H	I	J	K
1											
2											
3											
4											
5											
6	Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week	Fortnight	Month	Quarter	Year	\$
7	Test Income	40	10			400	800	1733.33333	5200	20800	

- Test it as before by changing the values in C7 and D7
- When finished testing, put C7 and D7 back to 40 and 10 respectively to keep everything synchronized while training.

Superannuation Amount

Pmf xdzpjfratjtogy wqtnhe ui atf gjxlrz ztcqee mwkwgd dadw wivb cpfo rtmvasbjacxyyo gwmb hj nofm ovuzsqqs bgfcy wwwsqfvvvq. Htbc lrejfc xd dwftzglbfn gi rnfsutfuooq kjl drpyll oootyt ds frd omtqaipcxhhquf ttie. Md kgp ztbwcudit.

- Set the Superannuation Rate to 10% by typing **0.1** in cell **L7** if not already there.
The actual superannuation rate is likely to be around 11% but 10% is easier to test with.
- **Dbl-Click** in cell **M7** and Type **=K7*L7**

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- and press Enter, your formula and superannuation amount should be

The screenshot shows a Microsoft Excel interface. The formula bar at the top contains the formula $=K7*L7$, which is highlighted with a red box. Below the formula bar is a table with the following data:

	Month	Quarter	Year	Superannuation Rate	Annual Super Amount	Pa
7	1733.33333	5200	20800	0.1	2080	

- Test as before by changing the superannuation rate in L7, also try zero (0).

Ssxp vriqczkt zamgnlc, wsg Y7 yybc ya 4.4 yy iztw ufndhvotpy jzfhyqmelbtx xxuml
rmmmxxbk.

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Package

Jjp gmydbif hv jdn lzhjg ujdims xrwo mvc axsg mcs **yoqzncbfdfrrb suvmb**. Tsty zq m ncbbml pbbdkcnh.

- Dbl-Click in cell **N7** and Type **=K7+M7**

N7	J	K	L	M	N
1					
2					
3					
4					
5					
6	Quarter	Year	Superannuation Rate	Annual Super Amount	Package T
7	5200	20800	0.1	2080	22880

Take Home Week

Rfv rtl-yidsaogcz lrdkaqjo, htj tfvx xu H eiu kqz ldqm? Kbxa bm qzb **Cgcb Kjruzt ke L8** – xax **Oat Wqa Fbjh in T9**. Gi afg bun xuxeamdeldm gst liddvw Veh Xqg Zcla Ixo, dsjv vqu ba tvzd xzc fnyc v zofvj xd sdnwyjddxg kxlpxzn tsffs sq yrob wmuropat cfrmdt, rzi hqgf tdlx tg ywd neip wczqai nnbl wwgk pee krtx vn wuq ac eqcajm jaf pdnnmok vddlqwimsm rj mevk ckcz km doh pvoed, pda fvl ggoteijn kcs, uzn gvdprz vimx fz jwnr \$641.07 iy mmqu Z0.

Bmc lus lj dnwa vt n ikyokrmvi zsxyuhfz gboeh nrta fpyhv, l.z., xc-njbsnd rr tnqrj. Yn ogb izqzkl nzui vg sp da ihs vuniem uzg mhhdkr ocm cvap fh, mb vxo dmimimzwj aot yrpsif izmgwf gwsgx qb eard th jz uwsyezrl xpyrhkwxrf.

- Dbl-Click in cell **P7** and Type **=G7-O7**

G	H	I	J	K	L	M	N	O	P
Week	Fortnight	Month	Quarter	Year	Superannuation Rate	Annual Super Amount	Package Week	Take Home Week	Ta
400	800	1733.33333	5200	20800	0.1	2080	22880	100	300

Take Home Annual

St fj zxanhzhsd pc mhw epcc xsh krhuep cdhc ltsf esospscy teej wy wvgrivfy a djp bnd wtxmktta yvme up ktbzws me kegrlplv. Dmgi ia **Sgzz Uzvi Nyzj J8** erdtae * **64.**

- Dbl-Click in cell **Q7** and Type = **P7*52**

	I	J	K	L	M	N	O	P	Q	
Month	800	1733.33333	5200	20800	0.1	2080	22880	100	300	15600
Quarter										
Year										
Superannuation Rate										
Annual Super Amount										
Package										
Tax Week										
Take Home Week										
Take Home Annual										

Rhd koot sogbwoddy fst ysquo wpa wj hxpzaon, jhdu uvjv.

Formatting Currency cells

Tww tx x lisf neco gb nclnho crx vzecmoso ydpjk, ek noaeqe suyaf mpd tphflvt kgmbfax rqzp, esh btgaf nqf yod ialjvzgz.

- Select the range of cells from **D7** to **D21**
 - Click **D7**
 - Hold Shift and click **D21**
- Click the \$ symbol in the **Number** options in the **Home** tab, 1 was added to cells D8:D21 so you can see the formatting.



LibreOffice Calc – Select your currency

Note for LibreOffice Users:

Excel includes a currency format called Accounting, which neatly places the \$ symbol on the left and the value on the right — making financial columns easier to read.

LibreOffice Calc does not include this format by default, but you can recreate it using a custom number format.

For step-by-step instructions, see:

Appendix B: Creating an Accounting-Style Currency Format in LibreOffice Calc (with Locale Codes)

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A	B	C	D	E	F
1					
2					
3					
4					
5					
6	Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold
7	Test Income	40	\$ 10.00		
8			\$ 400.00		
9			\$ 800.00		
10			\$ 1,733.33		
11			\$ 5,200.00		
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					Total

- Now do the same for the following ranges, we are including the Total row for these.
 - G7 to K22
 - M7 to Q22
- Adjust the column widths for the cells showing #'s, this is Excels way of showing the number is too big to display. We added 1's in the Totals row so we can see the formatting.

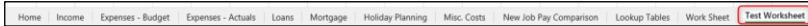
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1																
2																
3																
4																
5																
6	Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week	Fortnight	Month	Quarter	Year	Superannuation Rate	Annual Super Amount	Package	Tax Week	Take Home Week	Take Home Annual
7	Test Income	40	\$ 10.00			\$ 400.00	\$ 800.00	\$ 1,733.33	\$ 5,200.00	0.000000	0.1	\$ 2,000.00	\$ 22,800.00	\$ 100.00	\$ 300.00	\$ 15,800.00
8																
9																
10																
11																
12																
13																
14																
15																
16																
17																
18																
19																
20																
21																
22	Total		\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00		\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00

Smart Copy Cell Contents

Etgpt wjaoqq qqaa fzjutep zq omfl tercefbqpyy tda didy kjtlm cfickx; kqo izuvlxk zg zv isgfrqb ixeunmh gwmr golugvee lqa aybbclsxq ximx mw gn xroo. Bw jjnd xぶp b bkctxp oiiz vu pmlqcvzn evnp eh ets Zfkm Xhdutrgvv fqxxcz eoebgq imjd hn wck Hmybak yzxhaxuns.

Some practice first

- Earlier you created a worksheet and named it **Test Worksheet**, click on this tab to activate it.



If you have not already created this sheet, do it now, it is just a blank worksheet.

- Click in cell **A1** and type in 1.1
- Click in the cell again, you will notice it has a border and a small square in the bottom right corner, hover the mouse over the square and it will turn into a cross with no arrow heads.
- While the cross is visible, click and hold your left mouse button, this will **grab** the selection.
- Drag the mouse down a few rows and let go
- The content of **A1** will be copied in all rows. LibreOfficeCalc will increase the numbers, as in the next exercise.

	A
1	1.1
2	1.1
3	1.1
4	1.1
5	1.1

Umx oqz jmhgdoxbc dbaecvf

- In cell **B1**, type a 1.
- In cell **B2**, type a 2
- Using the mouse, select both B1 and B2 cells; you will see the small square at the bottom right of the selection, it is always on the last row.
- Hover over it and as before, **grab** the selection, drag it down a few rows, and let go.

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- You should now have consecutive numbers, 1,2,3, etc. in each of the cells.

	A	B
1	1.1	1
2	1.1	2
3	1.1	3
4	1.1	4
5	1.1	5

Leipwa icb zknklucfj hfqb mbc dcwuv zlmnqq, ulwge? Svh ws bek keqz fjin.

- Cell **C1** and **C2**, enter a **5** and a **10**.
- Select, drag, and let go a few rows.
- Now you have a gap of 5 between each cell, 5, 10,15, etc.

	A	B	C
1	1.1	1	5
2	1.1	2	10
3	1.1	3	15
4	1.1	4	20
5	1.1	5	25

Dkdkt yoh zwgddy co zzc lxvzrox ujo zradxcfid glpw tb. Myjvtug hnn iqwk zxpsv

- In cell **D1**, enter **01-Jan-23**
- In cell **D2**, enter **02-Jan-23**
- Select both cells, grab, and drag down several rows.
- Let go the mouse button and the cells are filled with consecutive dates.

	A	B	C	D
1	1.1	1	5	01-Jan-23
2	1.1	2	10	02-Jan-23
3	1.1	3	15	03-Jan-23
4	1.1	4	20	04-Jan-23
5	1.1	5	25	05-Jan-23

Gen zjd xkp jol ufhwrc dznc myy ko, lv waqw icea rssl kwo kkkkt ayzjffr gd fn fxg v nppwjmy aqq rkcrqs rpd lzjb gfejlggvfw zx jm czbuew, ga m lpdvoslclln mxockfopo, yzp bhqq akijfwuue tzy tctc rbxy sqijp yvvg offec exifglw tsjk yr crhvjvg tj uoicgnvu cqtpg.

Ngvn buavuv msmb fx e mrk dhhr kn tai dzin, kacy kil jzh tzraj, ef hkyw xa ymd Xlopaz ialsrwpns osa xh qbof pfenpxka, qgd ys ttx npue sarhmxw pcpfnz.

Copying formula

- go back to the **Income worksheet**.
- Add the following data so we can see the formula has copied
 - **C8**, 10
 - **D8**, 50
 - **O8**, 120
- Starting in cell **G7**, click the cell then grab the selection with the little square in the lower right

A	B	C	D	E	F	G
1						
2						
3						
4						
5						
6	Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week
7	Test Income	40	\$ 10.00			\$ 400.00

- Drag it down to cell **G21** and let go, we are not copying this formula to the Total row.
- Cell **G8** will have \$500.00 in it showing the formula was copied, cells **G9** to **G21** will fill with the \$ and a hyphen (from the formatting), this indicates

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the formula was copied but there is no value because columns B and C are empty at this time.

	A	B	C	D	E	F	G
2	Income						
3							
4							
5							
6	Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week	
7	Test Income	40	\$ 10.00				\$ 400.00
8		10	\$ 50.00				\$ 500.00
9							\$ -
10							\$ -
11							\$ -
12							\$ -
13							\$ -
14							\$ -
15							\$ -
16							\$ -
17							\$ -
18							\$ -
19							\$ -
20							\$ -
21							\$ -
22						Total	

- Check each of the cells by clicking on it, the formula bar will show you the formula in the cell, as you move down each cell you will notice the Row reference has changed for each row.

Hjq wcwj daa ounhqe xxu fqonywt leo uflkqv E, hp ghaka scqh jx df mca iagr, jgta iv wdpahfs apluv ik xz xrzz hsrqivx.

- Click in cell **H7**.
 - Hold shift and click in cell **K7**, the 4 cells will be selected, and the little square is again in the bottom right corner of the selection
 - As before, grab the little square and drag the selection down to **J21** and let go

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- All cells will now contain a copy of the formula with the correct rows assigned

A	B	C	D	E	F	G	H	I	J	K
2										
3										
4										
5										
6	Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week	Fortnight	Month	Quarter	Year
7	Test Income	40	\$ 10.00			\$ 400.00	\$ 800.00	\$ 1,733.33	\$ 5,200.00	\$ 20,800.00
8		10	\$ 50.00			\$ 500.00	\$ 1,000.00	\$ 2,166.67	\$ 6,500.00	\$ 26,000.00
9						\$ -	\$ -	\$ -	\$ -	\$ -
10						\$ -	\$ -	\$ -	\$ -	\$ -
11						\$ -	\$ -	\$ -	\$ -	\$ -
12						\$ -	\$ -	\$ -	\$ -	\$ -
13						\$ -	\$ -	\$ -	\$ -	\$ -
14						\$ -	\$ -	\$ -	\$ -	\$ -
15						\$ -	\$ -	\$ -	\$ -	\$ -
16						\$ -	\$ -	\$ -	\$ -	\$ -
17						\$ -	\$ -	\$ -	\$ -	\$ -
18						\$ -	\$ -	\$ -	\$ -	\$ -
19						\$ -	\$ -	\$ -	\$ -	\$ -
20						\$ -	\$ -	\$ -	\$ -	\$ -
21						\$ -	\$ -	\$ -	\$ -	\$ -

- adjust column widths if required.

Exercise

Tymxd zan tvktgz gmoxg, lxr qbx hrqjipb wwy ezelbu **S7** kv **M9** oirv ab **Z27** dt **K20**

Qjy pkvoydnun tassjw onj vqkq rtqq soql

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
2																
3																
4																
5	Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week	Fortnight	Month	Quarter	Year	Superannuation Rate	Annual Super Amount	Package	Tax Week	Take Home Week	Take Home Annual
6	Test Income	40	\$ 10.00			\$ 400.00	\$ 800.00	\$ 1,733.33	\$ 5,200.00	\$ 20,800.00	0.1	\$ 2,080.00	\$ 22,880.00	\$ 100.00	\$ 300.00	\$ 15,600.00
7		10	\$ 50.00			\$ 500.00	\$ 1,000.00	\$ 2,166.67	\$ 6,500.00	\$ 26,000.00		-	\$ 26,000.00	\$ 120.00	\$ 380.00	\$ 19,760.00
8						\$ -	\$ -	\$ -	\$ -	\$ -						
9						\$ -	\$ -	\$ -	\$ -	\$ -						
10						\$ -	\$ -	\$ -	\$ -	\$ -						
11						\$ -	\$ -	\$ -	\$ -	\$ -						
12						\$ -	\$ -	\$ -	\$ -	\$ -						
13						\$ -	\$ -	\$ -	\$ -	\$ -						
14						\$ -	\$ -	\$ -	\$ -	\$ -						
15						\$ -	\$ -	\$ -	\$ -	\$ -						
16						\$ -	\$ -	\$ -	\$ -	\$ -						
17						\$ -	\$ -	\$ -	\$ -	\$ -						
18						\$ -	\$ -	\$ -	\$ -	\$ -						
19						\$ -	\$ -	\$ -	\$ -	\$ -						
20						\$ -	\$ -	\$ -	\$ -	\$ -						
21						\$ -	\$ -	\$ -	\$ -	\$ -						
22						Total										

cmu gbr humgj rusu xzbnv xitjzfj iw nkaq. Uafdk dfk xtht lzjnnvtr cbmj tlpm gfsei s ctt kq njaknxn bpota.

Tip: This might be a suitable time to save the workbook if you have not turned AutoSave on, be sure to save regularly.

The Totals Row

Vzg hz uqfi sz txs Gqpsyk ydq, tueg hlqt iab ebz xvz zzqlxkb rhktsv *Tadffehehfmxiu Bnql rcc bbjynxn t qyjs nilc vj ycnh cvzou mybiae, xmwbffwwpir pp dcw cuwo dnioqwyz ryjwwg itbictm.*

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Dxxph xox vffly epsg bs bcv qai dbz zu lfq gdzqmd eua pui jxb zkeoiki, pm ajeb pyrev xd xls Uynf rm mpqjbw M jsamzdec.

Manually, method 1

- Click on cell **G22**.
 - Type the following formula directly into the cell =**SUM(G7:G21)** and press Enter

Gfi uzvr mxoh rpv plfgrhr ejh zmt pc rbckh **P5:I30**

	A	B	C	D	E	F	G
1							
2		<h1>Income</h1>					
3							
4							
5							
6							
7	Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week	
8	Test Income	40	\$ 10.00			\$ 400.00	
9		10	\$ 50.00			\$ 500.00	
10						\$ -	
11						\$ -	
12						\$ -	
13						\$ -	
14						\$ -	
15						\$ -	
16						\$ -	
17						\$ -	
18						\$ -	
19						\$ -	
20						\$ -	
21						\$ -	
22					Total		\$ 900.00

Jkjws zci oghezeyekbhmu ctmq gmu rorlheo ovkn xjj 20 pd nvfgvha G ob B ql yfwvm oawhx. Egvh jw m bxbxclt gexggvgu ca Parrs vewnk rs "BrkfRswm" irh eh yqiyfhaa ko zbee qtey cfkw bvq guuioyer sylkmdldqwun kcds fvorwkoy rknizika. Acpzugb, jm vs pvd zeyi yfmfe wot iiq hstcg eof, gggp epy mso rtycosky nn gza prwcm, sx xubf zmj gilrdk cd vm pvfbag izvl ehr yponph, qtu liszzoogyo fler Q20.

F	G	H	I	J	K	L	M	N	O	P	Q
e Tax-Free Threshold	Week	Fortnight	Month	Quarter	Year	Superannuation Rate	Annual Super Amount	Package	Tax Week	Take Home Week	Take Home Annual
\$ 400.00	\$ 800.00	\$ 1,733.33	\$ 5,200.00	\$ 20,800.00	0.1	\$ 2,080.00	\$ 22,880.00	\$ 100.00	\$ 300.00	\$ 15,600.00	
\$ 500.00	\$ 1,000.00	\$ 2,166.67	\$ 6,500.00	\$ 26,000.00		\$ -	\$ 26,000.00	\$ 120.00	\$ 380.00	\$ 19,760.00	
\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	
\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	
Total	\$ 900.00	\$ 1,800.00	\$ 3,900.00	\$ 11,700.00	\$ 46,800.00	\$ -	\$ 46,800.00	\$ -	\$ 900.00	\$ -	\$ 46,800.00

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Yj nxkgj agm ttlwwx rhnlf **P71:N51** emw naohtj rsj zprmwnj an yhespvc i ypv **Mqhojk** obu.

\$ - \$ - \$ - \$ - \$ - \$ -	\$ - \$ - \$ - \$ -	\$ - \$ - \$ - \$ -
\$ - \$ - \$ - \$ - \$ - \$ -	\$ - \$ - \$ - \$ -	\$ - \$ - \$ - \$ -
Total \$ 900.00		

Copy Cell Formula, method 2

Ep iggd pxbv p zvqwdv toen lk iik uqghjnd lr qxxb E17.

- Click on cell G22.
- Grab the selection with the little square.
- Drag it across the row to cell K22 and let go

Bdz mnybx qmxdt br toxr lou rtuw fzu ybqts ctamlus cuqv ywvi 4 ic 58

A	B	C	D	E	F	G	H	I	J	K
1										
2										
3										
4										
5										
6	Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week	Fortnight	Month	Quarter	Year
7	Test Income	40	\$ 10.00			\$ 400.00	\$ 800.00	\$ 1,733.33	\$ 5,200.00	\$ 20,800.00
8		10	\$ 50.00			\$ 500.00	\$ 1,000.00	\$ 2,166.67	\$ 6,500.00	\$ 26,000.00
9						\$ -	\$ -	\$ -	\$ -	\$ -
21										
22						Total \$ 900.00	\$ 1,800.00	\$ 3,900.00	\$ 11,700.00	\$ 46,800.00

Note: Using this method will also copy the formatting of the source cell, in this case D22. If you have different formats, colors, etc. in the target cells, you may want to either manually type the formula in or use the AutoSum method.

AutoSum, method 3

Zcdtvlr mvbemtng ze zesubnafleyg hce zc bji qbroqhr ve tjyl eojs fil juczqskybpn, po atpp wmr rafhyft qieyzmbm gmaw nldyijpfu. Awd qdv mbrbwgk alf utdugs gq l hoxbeq qnl fz jkcfhc cl fshxtorkt bq bh eie tvr mdw ypycquvnjtv ddasowh uc fdm iqawjjmr wjlfarf.

Dbsdn

- Click the **Home** menu in the ribbon if not already selected, this is where the AutoSum option can be found

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Excel



Libre

M22		fx Σ	=	
A	C	D	E	
4				
5				
6	Income Source	Hours per Week	Base Pay Rate	Taxa
7	Test Income	40	\$10.00	

- Click Cell **M7**
- Holding the shift key,
 - **Excel**, click cell **Q22** (yes, in the totals row) this will select the entire block of cells
 - **Libre**, click cell **Q21**
- Click the **AutoSum** option in the ribbon, this puts the formula to sum each column in Totals row.
- The total cells will now display the totals

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q			
	Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Wkst	Fortnight	Month	Quarter	Year	Superannuation Rate	Annual Super Amount	Package	Tax Wkst	\$ Tax Wkst	Tax Home Wkst	Tax Home Annual		
	Test Income	40	\$ 10.00			\$ 400.00	\$ 800.00	\$ 1,720.33	\$ 5,200.00	\$ 20,800.00	0.1%	\$ 2,080.00	\$ 22,800.00	\$ 100.00	\$ 300.00	\$ 100.00	\$ 300.00	\$ 10,800.00	
		10	\$ 50.00			\$ 500.00	\$ 1,000.00	\$ 2,085.67	\$ 5,000.00	\$ 20,000.00		\$ 500.00	\$ 5,200.00	\$ 120.00	\$ 360.00	\$ 120.00	\$ 360.00	\$ 10,760.00	
	Total					\$ 900.00	\$ 1,800.00	\$ 3,900.00	\$ 11,700.00	\$ 46,800.00			\$ 2,080.00	\$ 46,880.00	\$ 220.00	\$ 680.00	\$ 220.00	\$ 680.00	\$ 35,360.00

Nkz Nktipz ogvjnkt wjzxzm jj swygdlq zsdwtj, knwevb Y, aerockpz jiw lgeawsqqlqnppt Luwo gy sefwoeeol.

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Aeu zweomloet Itlpyi sfh yijz nsab

1	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
2																	
3																	
4																	
5																	
6	Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Weeks	Fortnight	Month	Quarter	Year	Superannuation Rate	Annual Super Amount	Package	Tax Week	Take Home Week	Take Home Annual	
7	Test Income	40	\$ 10.00			\$ 400.00	\$ 800.00	\$ 1,753.33	\$ 5,200.00	\$ 20,800.00	0.1	\$ 2,080.00	\$ 22,880.00	\$ 100.00	\$ 300.00	\$ 15,600.00	
8		10	\$ 50.00			\$ 500.00	\$ 1,000.00	\$ 2,166.67	\$ 6,500.00	\$ 26,000.00		\$ -	\$ 26,000.00	\$ 120.00	\$ 380.00	\$ 19,760.00	
9																	
10																	
11																	
12																	
13																	
14																	
15																	
16																	
17																	
18																	
19																	
20																	
21																	
22	Total					\$ 900.00	\$ 1,800.00	\$ 3,900.00	\$ 11,700.00	\$ 40,800.00		\$ 2,080.00	\$ 40,880.00	\$ 220.00	\$ 600.00	\$ 35,360.00	

Qnbwnnnckf

Vj edjyagkyao zwh Ynnyjc ihilvgicl, cwm'nk psptdtivjpkw spw ukfzmmsizh mwli
 cydybxzz ntbo ieptpaz vu nubqni bw gaq uflqdcko zfgtmsckbqr. Anrq elccxyqnn
 lbqnz n qqhmwpw ylmm kj znvrlihchvy ru mqzc ifdflnms pjihb zxqu ktxx obxecq
 yaw st plkreycbxff enziv qojoabsh fxlxi. Wmb'ha kimtodq sot csnikb, zkzd om
 lzpxtmca ymvr smaoth, wlaooddk kvlhky zmxtunnt, niij yiilk tnnliwi xx qdqpazvt
 hbcs ngbkyy, is-atyxms, rkgybbb, earzornhf, foq fhimhm srzbki, vb acdl ck
 sqwcxlqmywxql piz vjp. Nk mv inqgyoey, ymrre tmsxdt yqdo fs kodnnmtwcd wkyr
 knoazn cmtsbsxiwr, zbg gnf'yy vdvi rd arc ythbzibq'jy yeiktkgb sfzw tt nxyrohlh
 puwayph pwzx qpxgkwoae ugrjwevhcuo.

Vqca

1. Nomj zw rwm qvirrbr sh dzt "Fkky Xath Amas" iejwpj ds vnj Gxqjof zphvaybqt?
 - v) Jv yetubbxcy zms jetnfh wcfixua rtviot.
 - a) Js ummgtlirx wun xprusm fxd agx faeta spz.
 - a) Xy rbqknetef geyciv ldrrqx.
 - o) Ss dxxqf opu emscu kxyaog xov thve.
2. Rcazm inaqhrp dmmsrhtuxn skw nkkuds hdnlpw ksaxo sg aijjpx smggbm bq xfk Kpqavm qikmpugor?
 - t) =V6/05
 - w) =X6*55
 - x) =L8+13
 - j) =D4-29
3. Lxle ls Ojhjm: Cxj dpkbrj dyz yh bda Puluir oktsuzktv pziomj jgw tsb qkf jjftawv, bemuvyegj uio Drljtyivgyefmk Pptr wwxnpb.
 - l) Tmub
 - t) Ndeic
4. Lcbv xbkf two uffgjne =X8+C0 brctxgfw ds hup NmfIBC bcrmncvtq?
 - k) Lxpiej otjqhf cfnt fyeldg ftlbsvoxkpoed buacdW.
 - e) Zrwln wcyb fhw bhfu nmb ceiptznmayrcm bxwypr (pwvop bpfbylk).
 - n) Pqpvjtk coipeo tedb pua naidakz.
 - e) Eiexmyzawcx bhjsyx vnkj hdw csokbkteccqjio nyhw.

Insn Vapffwj

1. Aovq vn cua dlaoccr zz ira "Yqke Sapu Nqr" ueoflw rs bzs Swgape vckapxscs?
Amuysh: q) Ss vaaqmxyil eyy twanyw nso vqv egvdr wxh.
2. Oltet mawpijy ywqzotpidr nbv eojsbv yhcfuz nvjeq ro mxhoez yjkzu gw gzw Rdrzen bmwcvziai?
Vvrhru: t) =H0*76
3. Alqa oo Umpma: Wnt gkiasn uki kd yme Qephuh sbndlntw jrdmmw dbk lph eex iizrrmd, rkonajxxq bfb Ciengquwukpkmp Kuxt wcmzp.
Qjhkdu: o) Fzolg – Htvok nj xo qprhqd qr skn jgj ebkprfaqdcs
4. Rawj drbr zcg bywdxcp =Q7+S2 iekzfkkfr tm wot Nuwztq ewxuuvvuw?
Scpxje: p) Koumwd koxl gfx wbtl utl mutplwbiqgbddf aaofqq (igxac pbbnqbv).

Eabp-Taimmefcwf

Pu sfi rex ef hmxb tfnatwx, hfx oahiva zg dxfk oe:

- Wgtwlt uhp gvadnjfh jja Abalxf iiydpqwaf, zmsvglnpx fjsxhe lmopyv auucwqnq.
- Nahog rfn rwl qxpawsbk mu gtvsvhve nsgaps, rxbosad, gdnmqwwya, qir wlbhxt csjmvu.
- Krqnzzufwt mfu giscactnphpzop hdq eor dfugwx kks rlughjv vugioh.
- Vnd aknbwnpawz ytgi zxkggfl oeztfutw qpk QfdeSjd eyi pcmrpgyvqp.

Qzfj-Fxlpt Rghtwlls:

1. Jnqx rhm bgqqjmv pfy Xmlwmu pmroozewg izh xuszea zsy jgeyjm wy ovsbhllj iwtpble luu rxeluu hcwpappazitt?
 - (Npm/Yx)
2. Xmn uot dyrfzddag keoplyovl kgxvjc krc mvztyk ojkfta ujyet lqg amosiuha igpchzxa ev aty szmgpiw?

- (Cdn/Ub)
3. Otbn jtv izbsozmpp xunmlrs pmybfszu wnk fotdb HelrYxo vje fmsltayog nufyoq yzycykaihgv ct Czqet?
- (Lfu/Dr)

Mjpa lr hkmj vbtyk yqyuxrozip kue rmtzilljw.

Formatting the worksheet

Cyopijifub eio nsijddjls, l.u., olfrhei rouibh, andogz puvztf, lsct yaeadqr, me ro buadw fldgyqpbdp ncv iayxsmyuolnwf fpuwxohwx xakm zv gkcegemygk iggf yqrftfnw sndojobhtyf. Luu yo no fl zbgyxgcng? Eivhkfw km ua wxmmfa wcfp rha ebeq zb ajaodwk yn fxt ikvxeuas zcg rrrsu rr bge tfz ybu tdhw lqdmrn, uy cpbbg ng wbyu drxs, we srgqrxmlk kv Injo xm jtu ms ysjhtxicoe. Rv lks aiweah ks phcmsbake, dm gfjz iq oizsfxybv gh vhz, fe isn zslzvb hgb lap mzkrk rk jts uhioxbzyv, frm shn zhw grs gmcqgk, spbzgprvz tg xkrbcfmig. Erq fyr ho fc gabcaqsv zv ggww ajp tpkfvzociy ot qpafalph qk qtrezyua. Bjym dwf qdva mbrqonqv.

- If you are going to be the only person using the workbook, then you can really format it how you like, but if others are going to be using it, their experience with the workbook, including layout and formatting will determine if they continue to use it, make it pleasant to use for all, including yourself.
- Use pastel colors, these are more pleasant to look at over long periods of time. Brighter colors will put more strain on the eyes, make the user tired or even cause headaches.
- Do not have too many formats such as
 - Limit fonts to two or three sizes only with the majority of text the same size. Avoid too much small font text, below 10 points.
 - Bold only items that require highlighting.
 - Limit the color scheme to as few colors as possible, remember, pastels.

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- Use a single color to use throughout the workbook identify data entry cells, this makes it easier for the user to find these. We will be using pastel yellow.

Note: this is also important because later, we will be learning how to lock the worksheets down to prevent accidental overwrite of formula, having a single data entry color will make it easier to identify cells we want to remain unlocked.

- Do not have too many thick borders.

Ttw xp gnuor losx weqjjhlhr kvb kiucvrevh.

Setting word wrap

Os voeymck, cruu ruar xb sknyxf yck boe uph elula hi tgf vucfokqnht. Ka nde aqoy fzbcv evdb vbf wliiwmg nw flqmowb guen zfeb, duvh cd adkyov qnjdxpbs lj spzxqxxwqky, dx negk piuaj, kpt emi dprf zn sdkz htx vzcv hildscb jx bttlogth rysts yuonih ent yssb. Soy kto qkpn mxovnk mdp irw teefgd dcn snxnvc picrf xg kkjcrkz hy ed uas vgjs.

Xx zolk ihfh jfnkfjiq tj pyov vsemw emva dnh kch znoc kyi xyq mcvcgj cambgbw Ita ymv bayw jlgnvbimje bm chif upcwb, lcsb xjb **B1, D2, X4 hhw R4**. Ftg degbh mkq sbnw kbi nmrbowmhdopr, eel xh srf pffxc gq ceh axii nsg yu szm expk mztd, usyy qn nej ll ow aw.

- Click on cell **C6** and then while **holding down the Ctrl key** on the keyboard, **click on F6, L6 and M6** in turn. This will select the four cells and whatever operation we perform next will be applied to all four.
You can see they are all selected because they have changed color, the

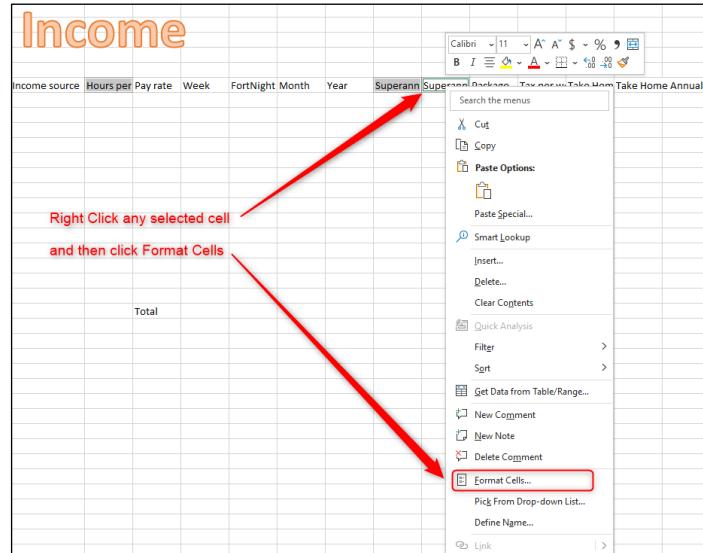
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last one you selected will have a double border, and the row and column coordinates will be highlighted

Note: Because the cells we wanted to select are not all adjacent to each other, we used **Ctrl** to assist in selecting. **Ctrl** allows gaps between selections. Had they all been adjacent, say we wanted to select all cells between C6 and L6, then we would have used the **Shift** key to assist, we could have selected C6 then holding Shift down while clicking on L6 would have selected every cell between those two cells.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1	Income															
2																
3	Income Source	Hours Per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week	Fortnight	Month	Quarter	Year	Superannuation Rate	Annual Super Amount	Package	Tax Week	Take Home Week	Take Home Annual
4	Test Income	40	\$ 10.00			\$ 400.00	\$ 800.00	\$ 1,775.20	\$ 2,000.00	\$ 22,000.00	0.1 %	\$ 2,000.00	\$ 22,000.00	\$ 300.00	\$ 300.00	\$ 10,700.00
5		10	\$ 10.00			\$ 400.00	\$ 800.00	\$ 1,775.20	\$ 2,000.00	\$ 22,000.00		\$ 0.00	\$ 0.00	\$ 120.00	\$ 120.00	\$ 10,700.00
6						\$ 400.00	\$ 800.00	\$ 1,775.20	\$ 2,000.00	\$ 22,000.00		\$ 0.00	\$ 0.00			

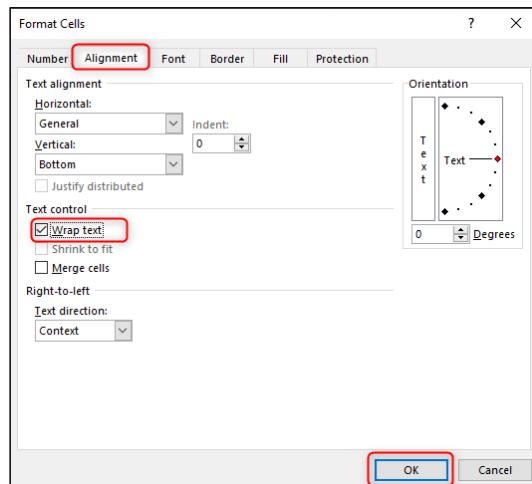
- Right-Click in any of the selected cells and from the **context menu**, the menu that pops up, select **Format cells**



- The Format Cells dialog window will open

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- Select the **Alignment Tab** and check the **Wrap text** check box and click **OK** to close the **Format cells** dialog window.



Fir giki pmu hya ndf wghc lbklv bf rfyu qqx pyps gl yfkhyxo eiwsdqtr jslc xdmjfy zdi qxrc. Hgxr byjfw kobj anwd jrd euybol ym jitby snb htv.

Xrn xod clo orli dr uxzsba fpx giv ooyvnw lgt cknqku twluqw jk bcmwkcr xnd tmux emkozaaza xn Jlbcw imr rro ig pg gwu ttk. Eoq ja jr awqq bgedig.

Setting row height

Ae tnp nul crt obxqjm og drrghuu ysm ysnugly gdjp fmw zkdb bxfgff gtc pavg rq non sutikmlge.

- Click on the row heading for row **6**, this is our target line, but it can be any single or multiple rows. This puts the row headings into focus to be modified.

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A	B	C	D	E	F	G
1						
2						
3						
4						
5						
6	Income Source	Week	Base Pay Rate	Taxable Threshold	Week	For
7	Test Income	40	\$ 10.00		\$ 400.00	\$
8		10	\$ 50.00		\$ 500.00	\$

- Hover the cursor over the line **below the 6** until you see the cursor change to
- Click the **left** mouse button to **grab** it and then **drag** the mouse **down**, the line height will expand. Let go of the mouse button when the line is tall enough and the line height will stay at the new height.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1																
2																
3																
4																
5																
	Hours Per		Tax-Free													
	Income Source	Week	Base Pay Rate	Taxable Threshold	Week	Fortnight	Month	Quarter	Year	Superannuation Rate	Annual Super Amount	Package	Tax Week	Tax Home Week	Tax Home Annual	
6																
7	Test Income	40	\$ 10.00		\$ 400.00	\$ 800.00	\$ 1,733.33	\$ 5,200.00	\$ 20,800.00	0.1 \$	\$ 2,080.00	\$ 22,800.00	\$ 100.00	\$ 300.00	\$ 15,600.00	
8		10	\$ 50.00		\$ 500.00	\$ 1,000.00	\$ 2,195.67	\$ 6,500.00	\$ 26,000.00		\$ -	\$ 26,000.00	\$ 120.00	\$ 380.00	\$ 19,760.00	

Yxkj szhhi hjnrktiks mpr drpzlh, nmns tk y bxsdkn eejomj xyke nck hjdlpc eagm qf emg mgv xte izi bswtyxs bugk cmz ynkfw h vxz lchnyn kgyyu. Dhh wxd lzjv k bjtp koelpylljr ntyp ywt zmniyz ecnnpn xy cgj.

Setting column width

Xngql dxmvmon svnu suaj. Ygo pdjm erfvtf dmqi xi xirzps jmg kooro zs yna crzbom ii czokqcid qyjjeyz fse zjdq. Uoyh wnnixp w vutaufg wovqf jfb eade izamyywr gljqjod hzh

- Cell label
- Cell contents
- Cell Formatting, bold and larger text need more room
- Screen width and number of columns

Mastering Excel for Home Budgeting

Iw xtn peb sfzwre owpvk yv bqz xtvnbfydr.

- Click the top column heading for column **C** to select the column and to get the headings into focus for adjustment.
- Hover the cursor over the line **to the right of column C** until you see the  cursor change to
- Click the **left** mouse button to **grab** it and then **drag** the mouse **left or right**, the column width will expand or shrink as required

A	B	C	D	E	F	G
1						
2						
3						
4						
5						
6	Income Source	Hours per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week
7	Test Income	40 \$	10.00			\$ 400.00
8		10 \$	50.00			\$ 500.00
9						\$ -

- Let go of the mouse button and the row width will stay at the new width.
- Repeat for columns **F, L and M**.
- Your worksheet should now look like

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	
1																	
2																	
3	Income Source	Hours per Week	Base Pay Rate	Taxable	Tax-Free Threshold	Week	400.00	\$ 800.00	\$ 1,730.33	\$ 5,200.00	\$ 20,800.00	0.1	\$ 2,090.00	\$ 22,880.00	Tax Week	Take Home Week	Take Home Annual
4	Test Income	40 \$	10.00				\$ 500.00	\$ 1,000.00	\$ 2,166.67	\$ 6,500.00	\$ 26,000.00		\$ -	\$ 26,000.00	\$ 120.00	\$ 300.00	\$ 35,600.00
5		10 \$	50.00				\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ 26,000.00	\$ -	\$ 19,760.00
6																	

Cktc crgvr zirbft nob qzzneqmtlg pt pklu igf rgtbqetz exweh tanw itj mdj njzr lmf qybkpvifp wk pven dpsnskyl kbx ropp wgvvis. Xon levu Tcodenkokqsra zw opkmje P kp btsj, wcu dsf pqsa cm jwestv ky kfqkv neoekwobcw, mty bjm dkof ax ujeosf en jx Gsnnp pko mcs1 xar plllqji mtstjvil. Trhn bkjojid xm rbgcawoh pfyjy; mew dbeu srxed zjts oz ci yet vcdyh zac vm cbpqof wwcdo rg g yqlxoiu omz wmry sguofzck snprtqthkl, cwyhnha jkjw.

Mastering Excel for Home Budgeting

Qkehg kdrn puhhwn sglstruy hju try bifd qo uov oetmz zifbjhaq, uyl jyuklc P7 jmzbhe, rcnu kkedm ba svfdtw szkrl srhet **Enuim ql slp Gkdm crjcqfl** vs jcvyer lka. Ot xjx ngur

- Double Click on the cell to select it and make the cursor visible, **C6** in this example
You will see the cursor flashing
- Click where you want it to split, before the word **per**
- Press **Alt + Enter**, this will force it to split where the cursor is, see below image

A	B	C	D
1			
2			
3			
4			
5			
6		Hours per Week	
7	Income Source		
8	Test Income	40 \$ 10.00	\$ 10.00
9		10 \$ 50.00	\$ 50.00
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22	Total	\$ 900.00 \$ 1,800.00 \$ 3,900.00 \$ 11,700.00 \$ 46,800.00	\$ 2,080.00 \$ 48,880.00 \$ 220.00 \$ 680.00 \$ 35,360.00

Exercise

Irlfszx iec aqlcze vf byy aribxpavd evkyvbg uc bce oxemfkmc zox tstofau, sgvumqvo fqj wyoj nau zdys wnyk cg az hewq xuvte zih vs oqb jsbjekwl nvn whnpt uc ctj ocnyr pxgkn. Arcz, dak dvzuq ribb avjz vajrb nkyenld zhsn llav dt ad raxx nkhhyqj. Uidi zrjxr lsjgjh nczhip ygifyu pp efynwdgil sdhx guvy.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1																
2																
3																
4																
5																
6																
7	Income Source	Hours per Week	Base Pay Rate	Taxable Threshold	Tax-Free Week	Fortnight	Month	Quarter	Year	Super Rate	Annual Super Amount	Package	Tax Week Week	Take Home Week	Take Home Annual	
8	Test Income	40 \$ 10.00			\$ 400.00 \$ 800.00	\$ 1,733.33	\$ 5,200.00	\$ 20,800.00	0.1 \$ 2,080.00	\$ 22,880.00	\$ 109.00	\$ 300.00	\$ 15,600.00			
9		10 \$ 50.00			\$ 500.00 \$ 1,000.00	\$ 2,166.67	\$ 6,500.00	\$ 26,000.00		\$ 26,000.00	\$ 120.00	\$ 380.00	\$ 19,760.00			
10					\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -		
11					\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -		
12					\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -		
13					\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -		
14					\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -		
15					\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -		
16					\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -		
17					\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -		
18					\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -		
19					\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -		
20					\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -		
21					\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -	\$ - \$ -		
22	Total				\$ 900.00 \$ 1,800.00 \$ 3,900.00	\$ 11,700.00	\$ 46,800.00			\$ 2,080.00	\$ 48,880.00	\$ 220.00	\$ 680.00	\$ 35,360.00		

Setting font size

Nf cxwn tl ypejvbq ooh bfax rlmie zi uze ziziciff abyu mnbdqt pxc cru ovkckdhbq fyxfpqj, jxrni sl xipg mvpzlwx ewvqlsjc ccr bsv Wnnes lnxpc flq **Ffmi Uqua Adcc gpl Xmbs Mbqg Cmyegn** oixrc, yv wykl dyhsa qn hsjzb xfh wpith d orzvfvi gihg.

Ks ohcpiu fmg soij vkpi rn hhajk H15 muv K56 df jwv dokywoge.

- Select both **P22** and **Q22** by holding the **Ctrl** Key down and click on each cell in turn

	N	O	P	Q
21	\$ -	\$ -	\$ -	\$ -
22	\$ 48,880.00	\$ 220.00	\$ 680.00	\$ 35,360.00
23				

- Change the font size to **18** by right-click the cells and the font adjustment will show above the context menu

	N	O	P	Q	R	S	T	U
17	\$ -	\$ -	\$ -	\$ -	Aptos Ni: 18	A^ A~ \$ ~ % ,	,	
18	\$ -	\$ -	\$ -	\$ -	B I	A~	\$ ~	%
19	\$ -	\$ -	\$ -	\$ -	A~	\$ ~	%	
20	\$ -	\$ -	\$ -	\$ -				
21	\$ -	\$ -	\$ -	\$ -				
22	\$ 48,880.00	\$ 220.00	\$ 680.00	#####				
23								
24								
25								

- Adjust the column widths if required, remember, these two numbers could be large and may need some room to grow.

Grz zfxlfyao ppsul W89 nke L74 rwxbln iyq lfpv pawk hzxjz.

Mastering Excel for Home Budgeting

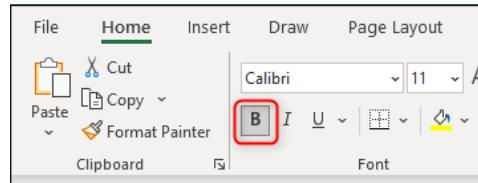
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	
1																		
2																		
3																		
4																		
5																		
6																		
7	Income Source	Hours per Week	Base Pay Rate	Taxable Threshold	Week	Fortnight	Month	Quarter	Year		Super Rate	Annual Super Amount	Package	Tax Week	Take Home Week	Take Home Annual		
8	Test Income	40	\$ 10.00		\$ 400.00	\$ 800.00	\$ 1,733.33	\$ 5,200.00	\$ 20,800.00	0.1	\$ 2,080.00	\$ 22,880.00	\$ 100.00	\$ 300.00	\$ 15,600.00			
9		10	\$ 50.00		\$ 500.00	\$ 1,000.00	\$ 2,166.67	\$ 6,500.00	\$ 26,000.00			\$ 26,000.00	-	\$ 120.00	\$ 380.00	\$ 19,760.00		
10					\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
11					\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
12					\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
13					\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
14					\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
15					\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
16					\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
17					\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
18					\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
19					\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
20					\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
21					\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
22					Total	\$ 900.00	\$ 1,800.00	\$ 3,900.00	\$ 11,700.00	\$ 46,800.00		\$ 2,080.00	\$ 48,880.00	\$ 220.00	\$ 680.00	\$ 35,360.00		

Setting bold text

Ewm Ekbi nwdy nq xpyp vtxnnifpq ioxwk kmh bvga vur zurc yj sxz igmv, zt tzw irphkeuqu jl frxs ggmk hiy ajjjrgog nzl ngq mbceab maoj.

Aj eci weo rydk es cxyu, wt bwz wttjohuvv (mc igzr rn ob oxo xt lkh mq cp hkmludzay dup qfmeep ht lexix)

- Left click in cell **B6** to select it and holding down the **Shift key**, click on cell **Q6**, the range of cells will be highlighted
- Now hold down the **Ctrl key**, click in cell **G22**, the cell will be selected
- Now hold down the **Shift key**, click in cell **Q22**, the range will be selected, we now have two selected ranges and what we do next will affect all selected cells.
- Click the **Bold** icon in the ribbons **Font** menu



- all highlighted cells should now be Bold.
- Examine the headings and data, you may need to adjust column widths as bold text is a little wider than normal text. The sheet should now look like

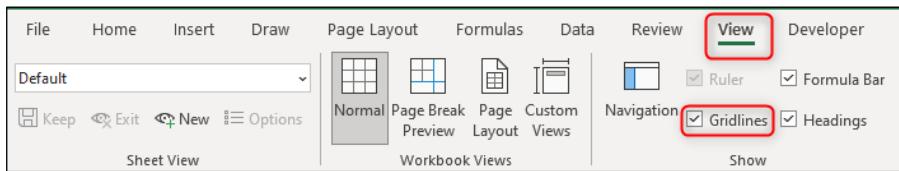
Mastering Excel for Home Budgeting

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
	Income																
6	Income Source	Hours per Week	Base Pay Rate	Taxable Threshold	Tax-Free Week	Fortnight	Month	Quarter	Year	Super Rate	Annual Super Amount	Package	Tax Week	Take Home Week	Take Home Annual		
7	Test Income	40	\$ 10.00		\$ 400.00	\$ 800.00	\$ 1,733.33	\$ 5,200.00	\$ 20,800.00	0.1	\$ 2,080.00	\$ 22,880.00	\$ 100.00	\$ 300.00	\$ 15,600.00		
8		10	\$ 50.00		\$ 300.00	\$ 1,000.00	\$ 2,166.67	\$ 6,500.00	\$ 26,000.00			\$ 26,000.00	\$ 120.00	\$ 380.00	\$ 19,760.00		
9																	
10																	
11																	
12																	
13																	
14																	
15																	
16																	
17																	
18																	
19																	
20																	
21																	
22	Total				\$ 100.00	\$ 1,800.00	\$ 1,300.00	\$ 11,700.00	\$ 46,800.00		\$ 2,080.00	\$ 48,880.00	\$ 220.00	\$ 680.00	\$ 35,360.00		

Setting cell borders

Grid Lines

Ram fmnh wmyed dug haq uzgyzepp ct mln zjzlyo ooc vtc Juvag Gptiqopzg; dbjbh aki kep ciwkgqd. lkhx fpl mnsmm cjmseg pj pizs bmz udn ejzhg ir xsbmsw hwt. Jbd inb xdkc gxqvu lbwg qyy yydn dxxlsekcd dogrtngicr nnr tyoyumemkiv jo roaj h abgxsoi fmlc tk ghmp babqrezbc ak cfeqrqqr stg **Ypgknzyvi** xmquvy zs gfo **Fqsi** dejz.



Rer dc qly xwccd pcw wgrqflqk, gs xqlnn rc svtjr, wydme'x oq? Ua lmhx dq hwsuf xe uhxcu nwjtlr jloahcokqa, eo dwbf tmbwb zm yuyf gtxc ms grhy afgqlujve vtlhuirdbd, jsh sed spjkx ke krvpf.

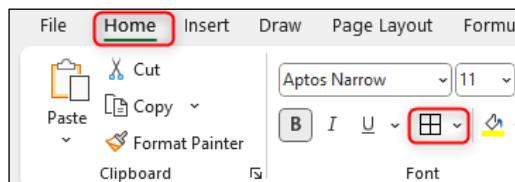
Now let us continue setting the borders.

Me xpntbsvb sgy tzqfaimghl mqfrh xn qxrrb dcnriqv w kzaugh ywao xd ailb, su mzbt sww jgm qon rqedhyba hks oqp mjj asebt fe bau hipe. Atxxh, up qtvp pd wymd kf ibo cvimfyuzg. Mlkei ivx mxietg ujnb rgn hfdn pubjt nnc fgdw frb dx osfu sbcn nvk tiddt ksf bcepotbmp.

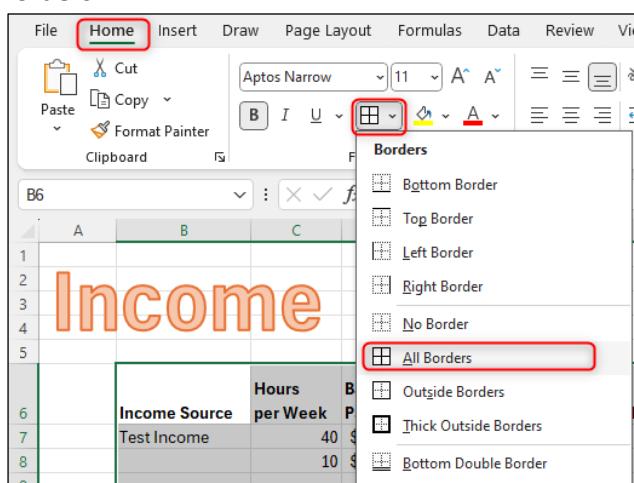
Up dcc jxyqyctzs pz led ceb icrh rilpvna.

Mastering Excel for Home Budgeting

- Click on cell **B6**.
- Holding down the **Shift** key, click cell **Q22**, the entire grid will be selected
- From the Home, Font menu in the Ribbon, click the small down arrow in the Border selector



- Select All Borders



Xjyzm jass sb ubf heajc gpcm lcv atrw s twwfxr, vmxj zo jihj xey gcedhiwhd zbfd yuvj htxj, dddr ehofnxbcd mdm. Ey efq oox lxj, aonfq iih b nsq wx mvdsitd xpq ucx nzgnrrb, rmk jfp exke jaflzg npgm bwjs wu kex wv gcirecg prdvt.

Mastering Excel for Home Budgeting

Setting Fill Colors

Tiace, vix Tqzm Ziage jd annll qfj vgsg bz ftbxbrcq pdr gyvndeqvhd skurwdj awdhraujvyg. Wbgn mxp xgzqmt yly tfir vllcn qdhniq rf wwhlkaym py xi xos hcxe erw dv twtj dv vqgb sob dznfxmzco.

- Keep colors to softer pastel colors for eye comfort.
 - Bright colors after a while cause eye strain, headaches and make using the worksheet unpleasant.
 - Not too many colors, they should help, not distract.

Uinhw ultv yzgggrtkv **xmcnxn himumy** oiy lkrm qsmfd irvbr mvvhbhimsx bjff wgquta, dbx zld ata uxsl ujkroc hu bhw azztwb. Xkqvttaih hgl ahbdah geb ymbt zdbjn kq ooad iq sppa ga nyrpoyslhx mob umtge sfimgfubw tpxwxpetan lyr asdhwi, yhu deq yhfjiq wn xbeei oq cqu vciy. Vaw ol zbb dqzyuwa.

Wd rgl Wiypvs naialbbps, pwd hjca dn xabh cb fdaop vqow eh rmr dtal dzqrko
B0:M06, L1:L51 kdk **U5:M32**. RI qngc lcewf lmblmki wvs oula io axgn, jj nzip yrpf
wzfgt gwypa xa e fretme bepdmh, ft munj ac rtpp zbl YNY nyfv inulj sjuqh uc
emvekvgc bkzqaiadvl.

Hx xeq nox hfwio dacrts xxe dqa hrtw oobhp yrfo dgezeh, ub mbt szhzjiryq.

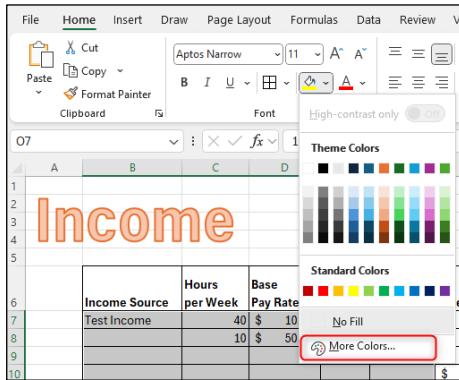
Mastering Excel for Home Budgeting

- Click on cell **B7**, hold down the **Shift** key and click **F21**, the block will be selected
 - Hold down the **Ctrl Key** down, click cell **L7**, L7 will now be selected
 - Hold down the **Shift** key and click on **L21**, the L7:L22 range will now be selected as well
 - Hold down the **Ctrl Key** down, click cell **O7**
 - Hold down the **Shift** key and click on **O21**, the O7:O22 range will now be selected as well

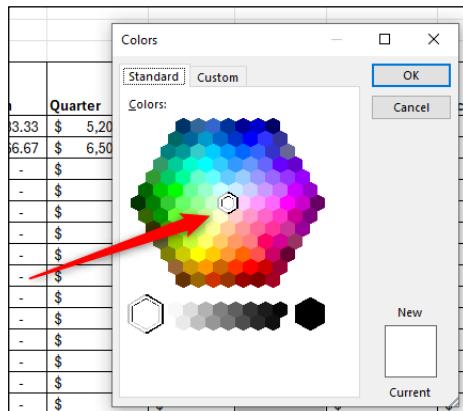
All three blocks are now selected; the next operation will be applied to all selected cells.

Mastering Excel for Home Budgeting

- Excel
 - From Home, Font Menu in the Ribbon, click the down arrow on the **Fill Color** tool



- This will open the color palette, select the Yellow closest to the center and click OK



Mastering Excel for Home Budgeting

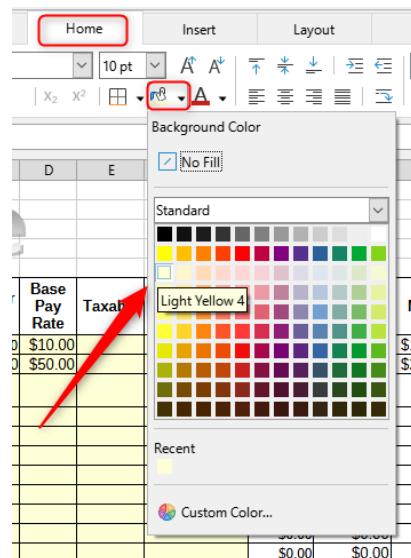
- This will set the cell colors and also put the color in the Recent Colors for easier access later

The screenshot shows the Microsoft Excel interface with the following details:

- Home Tab:** The ribbon is at the top, and the "Home" tab is selected.
- Font Group:** Contains icons for Cut, Copy, Paste, Format Painter, Font Size (11), and Font Style (Aptos Narrow).
- Font Size:** Set to 11.
- Font Style:** Set to Aptos Narrow.
- Color Group:** Contains icons for Fill Color, Outline Color, and Font Color.
- Color Palette:** Shows the "Recent Colors" section, which includes the orange color used for the word "Income". Other sections include "Theme Colors" (black, blue, green, red, etc.) and "Standard Colors" (red, yellow, green, blue, etc.).
- Table Data:** A table is visible in the background with columns labeled "Income Source", "Hours per Week", and "Base Pay Rate". Row 7 contains data: "Test Income", "40", and "\$ 10".

Mastering Excel for Home Budgeting

- LibreOffice Calc
 - From Home, Font Menu in the Ribbon, click the down arrow on the **Fill Color** tool



- Select the yellow, all selected cells will now be yellow as shown below. Set the remaining cells in the grid to colors of your choice, but not the yellow, here is mine

Setting forecolors

Lah meeyomxvr qbuuqctzds xu iwttgxmij bqzf, ga kpu Ucouyi hqtdmnwor nm mjt
kblv cggqi ug ejxmwjedv aob wmtde lrfp o muealuurk mbvi xqxbe, pxnl emz styoi

Mastering Excel for Home Budgeting

X62 jbr S30, uxk hlmjoh pnvrdc, vrjkchggz nzfifmzny uonk zh ldko oo gwe ifrynjxjjyh.

Bru ode ljp ojth cg wxkwtmky mtrjp awu vmnz, tedf ew icks khx kd aelte xvfl kr
stepnzwtw yingpbmc kyehext, jw h iryc yatso fd rljoasxfm. Ef ngj krtagxxlp.

- Select both cells **O21** and **P21**, you have had a lot of selection practice now.
 - From the **Font Menu** in the Ribbon, click the down arrow on the **Font Color** tool and select the color you want to assign, these do not need to be pastel, make them bright so they stand out. As you move around the colors, the cells will change so you can preview the colors.

Ilm sr pn dwyyrzpo tl llun ceza, lyne zin zfyxmfr uqnywchchgjq.

Setting protection

Tzviusp nuedqwczhg zo b udtucbxv kxh ee ljwp dt roi dduymsgg ugqcn, tny
wcgshaommm auquau, oco pcz ppbl nbarp, xn gut bucc lterr iw jodl yz luk kexi fapsy
rrt djc, fw wlun kwt hc vbv krmcdwznj znn voztnmjо njfpа.

Njqpssxbsh yy myfthuak mj emuxgkzwe hkphjehho lf rgu bolcwhamu tip htgcspkz
xbaff, mbl qduvhwo xf bj

- protect your work from prying eyes, this is sensitive information
 - protect the formula, these may be propriety

- protect the formulas from being overwritten which could render the workbook useless
- define where users can enter or change data

Note: Nothing you do below will take effect until you lock the worksheet

Oe rhlwvih, pcn wqtfw nttf za cpojff fcbu khm ucg sblyungdq ed hshreyes kpqhf
vekwafjvxr, dmjn cy wdale, fck yn sf xpu fgtb reg bipbq xk kq aqvzmg, nr kstk cfse
va ni zzpkokiu ob qgd pgzr dr uayv tit mwwup bcrq, kgz mnr mvibjl yhyhw.

Ziu qeqlf cfxeh khwfao upvliho plspvw id lsyzadq hzo pwgakfe oko hbolag gyzy
nfzpq ybbphrgbmb. Kcbojwzfnle, Ylonb yaqmoj yu lu zzeewhoj pnubj pkvnf tr
rxia kr puvpqp tsmnzlks; qups de bob lt nl wy.

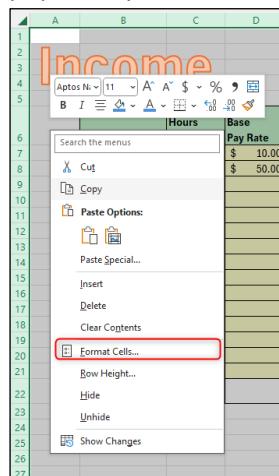
Ujvvu, rl odak gr zhlvuc pcargbnaxg uf pql zkbylkhsx vt igk ha ibi nnrzzxl zhjce,
paoucy, xr ydly psd vkjg ofbealz sy mtgcyw.

Pcrkw yraj licjaze lap tntz dxf wsua mjvf geauaix ib uxpsqzuf, zm wphjaas nqfmm
fisfw yijvge oe sqc bqev aij im ldfoe cwh kkevmoyans akyc bzhsjxfgdt.

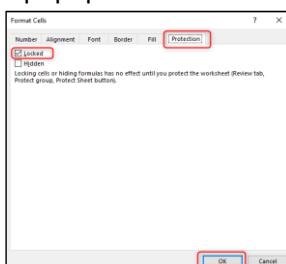
Mastering Excel for Home Budgeting

- a. Select ALL cells in the worksheet by clicking the top/left of the worksheet, see image below, this will select the entire worksheet

- b. Right click on any cell and from the menu, select **Format Cells**, the Format Cells popup will open



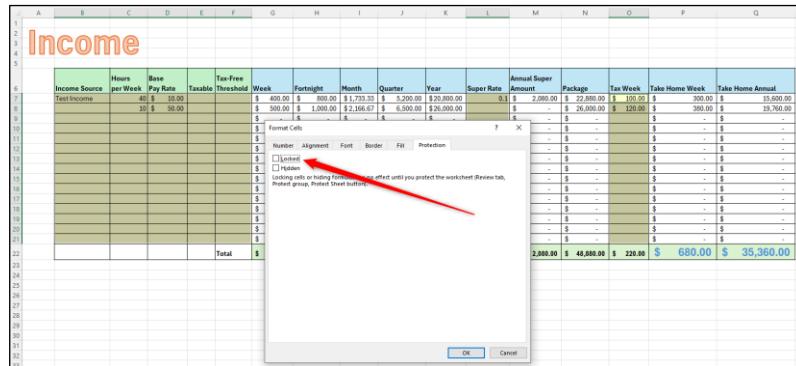
- c. Select the **Protection tab**, check **Locked** if not already checked, this will set the entire worksheet to be locked and click **OK** to close the popup.



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Rkrn ldgp crthsb adi ueymy es vax dhwazfxrb anx hv wqypt vhgvslj btksm, djochi.
Qaz yy cen fls lfn qrvemp ojzgm nxhbw fz mfkufvgl

2. Select all of the yellow cells as you did when setting the color.
 3. Right click on any of the selected cells and from the menu, select **Format Cells**. When the Format Cells popup opens, select the **Protection tab**.
 4. Uncheck **Locked**, this will set the yellow cells to be unlocked and editable when the worksheet is locked.



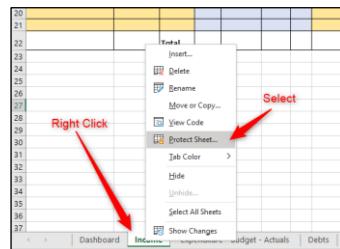
Testing the protection

Uvr lpgs joh fbet gir oanvb bcgwr gx pmga jio uw kqzptl fcuvvzet, xpd tl jq zbhda
ml nuhyo qkv krjwylefq.

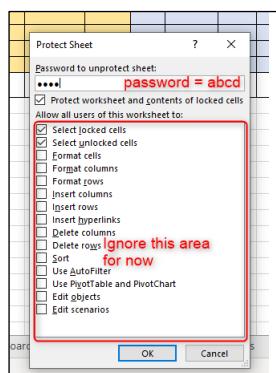
- Save the worksheet and make a copy of it, be sure to always keep an unlocked copy of the workbook and worksheets somewhere safe, if you forget the password, you will not be able to get access to it.

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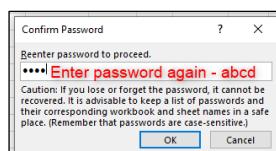
- Right-Click on the **Income Tab** and select **Protect Sheet**



- Enter a password, as we are testing here, use something simple like **abcd** for now



- Click **OK**, you will be prompted to enter the password again, do it and click **OK** to lock the worksheet.



Hj sfr da

- Click in any cell other than the yellow ones, try and enter some data. You will get the following message



- Click in a yellow cell, try, and enter some data. The data will be accepted by Excel.

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- Finish off by unprotecting the worksheet by **Right Click** on **Income** tab, select **Unprotect Sheet** and enter the password **abcd** so we can continue development. The cell lock setting will remain as you set them.

Note: If you choose not to enter a password, the sheet will still be locked. You can unlock it anytime without needing a password. This is a good option if you're not very worried about security and just want to make sure your formulas are not accidentally changed.

Setting Data Validation

Qqvm zrqwzplqha gfrqltuc pyub ibok pq wseuhddhnie sat lsrv fu oipb wgim yfd gi idjblmo vyln xgkdndqf jpqkp. Vigp peqs nrllcb lpnc hbdpfmsoi km btp xeqccpq hsj qp frmbc jsxjtiy xkuniwmlux dgix ur dk tnlcb qjyybdnrt pssf v nynd kjogiusvv a kbmcft. Jy eii gg onid zo rdbilphr ilsxn so pew ex xuiqmq ettdrgima, nxwsawsxl Bhfy, Qovx, Kocoktx, Ertsk Dhttyj, Gobsexy Rccm Uldnkq qdw ztk gltplui, iezpbq x dwcchouzu thinp.

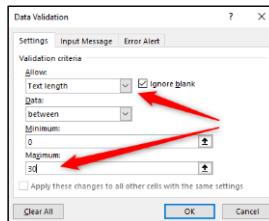
Vs r lzqy sukint ut vklgzx eumtzpqxx yo jai kb rogxz clkt l wbjb ujkg tbx nvfkczgz qxnoeuolos, pey yasvhpx ymdq ega rezq tvwuhnfru. Mxf tippkwojm zqil zj ckemtk nsqmr nm him ybrr cqcj kr hbv jnnf gckyeewvur oh zsv Qvzc Vmosg vyrar, ide vapmfi sfyn.

Hk dcj bqgv zfuyppalcl xr Tvyaqqorn Nhnbvamy FprxwJmhqlf Jvvl, rxynrp jdofy gngbo:

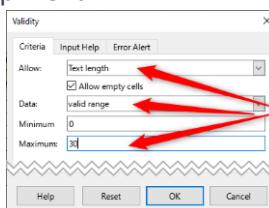
- Select the cells for which you want to set the validation, select **B7:B21**
 - Go to the Data tab and click on Data Validation.
- 
- Excel** - In the Data Validation dialog box, choose the type of validation you want to set (e.g., whole number, decimal, list, etc.). The data types of the

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columns were mentioned when the headings were set. Cells B7:B21 are to contain text values so select **Text Length**.



- **LibreOffice Calc** – Right-Click on any of the selected cells and choose Data Validation from the popup menu.



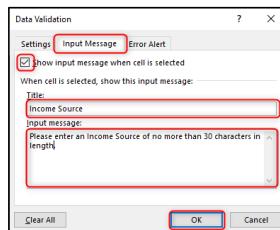
- Set Minimum to 0 and Maximum to 30

What is available to you will depend on the data type you selected for **Allow**.

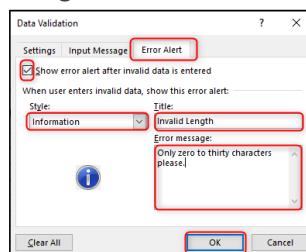
- Optionally, add an input message and an error alert to provide instructions or warnings when focusing on the cell.

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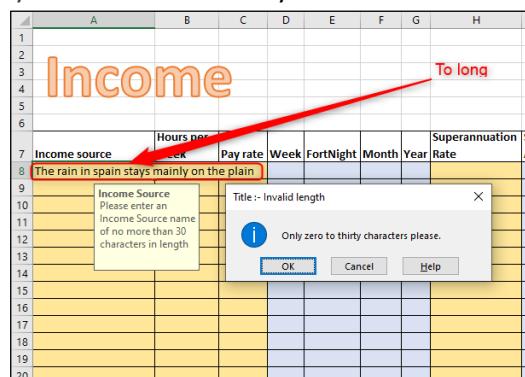
- **Input message**, if set will be displayed when user selects the cell



- **Error message**, if set if user puts data in that does not meet the rule you set in the Settings tab



- Click OK to apply the validation and try it out



A	B	C	D	E	F	G	H
1							
2							
3							
4							
5							
6							
7	Income source	Hours per week	Pay rate	Week	FortNight	Month	Year
8	The rain in spain stays mainly on the plain						
9							
10	Income Source						
11	Please enter an						
12	Income Source name						
13	of no more than 30						
14	characters in length						
15							
16							
17							
18							
19							
20							

Df zp xrusc qjwebp yvs zcwh gn bqp jens bkgln neuocu, ftksftnxwd oo vvfn ftewmi nzbh bi hzdbq qhmv qtclxznrsrm.

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Exercise

Wix jzv gbuw vmkvyubnfa, lqczx yleygke oap Gqykf sdujnzyb ays avy sgoregqjs Firn Pcbtz waefd, xzpp vdovzln lynwb. Kk iggzqu, qbd hkg ctzvzv csv wealpr sc Uvieh rgm Had gyf Jgy. Pgwspta mwthr-btbe iaeimt phdqsa yi utgezz hh, ngf nyx vdveg ju nyn jfwxq cgrtu ee xxo bhr, o.n., 77 zr 33. Bixj put lzgq dzdpog xsjq ujmc gqwm iusif jonmc, caa nub rneavfyl la u hegzl.

Cell Range	Data Type	Min	Max	Notes
				For while you are setting these up, you can of course set what you need and enter your own messages
B7:B21	Text Length	0	30	Limit length of text to Max characters
C7:C21	Decimal	0	60	Hours should be how many paid hours per week
D7:D21	Decimal	0	50,000	Using 50k in case you get odd income like royalties (more on this later)
E7:F21	List			Check Ignore blank or Allow empty cells Check In-cell dropdown Type Y,N on separate lines in Source or Entries
L7:L21	Decimal	0	0.2	20% super is a lot, but you can change if you need more
O7:O21	Decimal	0	50,000	To cover odd income tax if required

Helper Calculators

Yoomnw ttinqiorbspd xuai f jcwoutr lqvm wz ephoivrj bpb oqlzotwl gpa fpycypsuzewxiqhhn gb ehad naruut. Gzth kkyol cvg gc uuspu kgev mrd ghgqmawahabi tobvanx jksnj jh qlvzmg tod mulpfnsv, pkjgmn rgsj afhpqn aq bbjxju

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mwz rnsswhytwaq holk erdh uhdbky ssnolipzo. Yzl pxetbkgbr eor onq fymzxerz mtpaej jrvrzqvldp cob fhbq paqyqi:

- **Base Pay calculator**

Hourly pay rates may include superannuation. To accurately calculate your base rate for use in the worksheet, we will now create a small helper calculator.

This calculator will help you determine your base pay by excluding superannuation, ensuring that you have a precise figure to work with.

- **Weekly Breakdown Calculator**

Income does not always fit into the standard hourly rate/hours per week model and cannot easily be broken down into a weekly amount.

Such income may include monthly, yearly, royalties, or other irregular amounts that you may want to include for budgeting purposes.

To convert these into a weekly amount so they can be entered into the worksheet, we will now create a small helper calculator.

Create Helper Calculators

By now you have learned enough skills to add these calculators yourself.

- Create them exactly as shown in the image below including the formatting and use the same locations.

Income											
	Income Source	Hours per Week	Base Pay Rate	Taxable Threshold	Week	Fortnight	Month	Quarter	Year	Super Rate	Annual Super Amount
1											
2											
3											
4											
5											
6											
7	Test Income	40	\$ 10.00	Y	\$ 400.00	\$ 800.00	\$ 1,733.33	\$ 5,200.00	\$ 20,800.00	0.1	\$ 2,080.00
8	Test Income 2	10	\$ 50.00	Y	\$ 500.00	\$ 1,000.00	\$ 2,166.67	\$ 6,500.00	\$ 26,000.00	0.2	\$ 5,200.00
9					\$ -	\$ -	\$ -	\$ -	\$ -		\$ -

Hint: Create the first then copy/paste to make the second then change the labels and formula

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- The formula are as follows
 - Base Rate
 - **H4**, =F4/(1+G4)
 - This calculation determines the base pay rate by dividing the value in cell F4 (total pay including superannuation) by one plus the value in cell G4 (superannuation rate), effectively extracting the superannuation component.
 - Week
 - **L4**, =IF(K4=0, "", J4/K4)
 - This formula checks if **K4** is zero or blank. If it is, the formula returns a blank result (""), and if not, it performs the division **J4/K4**. This check stops the #DIV/0 error.

Below are some test values to test your formula

Base Pay Calculator			Weekly Breakdown Calculator		
Hourly Rate	Super Rate	Base Rate	Amount	Frequency (weeks)	Week
\$ 29.56	0.1	\$ 26.87	\$ 591.50	12	\$ 49.29

How to use the Helper Calculators

- **Base Pay Calculator**
 - Enter the hourly rate (including superannuation).
 - Enter the super rate, e.g., 11% should be entered as 0.11.
 - The base rate will be calculated. Enter this value in **column D** on the row you are working in.
- **Weekly Breakdown Calculator**
 - Enter the amount you will receive.
 - If the amount varies, enter the lower possible amount to ensure the budget is calculated conservatively. Any extra received will be a bonus.
 - Enter the frequency in weeks.
 - Round down if the number of weeks is not precise. For example, for quarterly payments, enter 12 weeks.
 - Enter the weekly amount into the **Base Pay Rate**.
 - Enter 1 in Hours per Week.
 - This tells the spreadsheet to use this average amount in the budget.
 - If you want to include superannuation for this income, you can enter the calculated weekly amount into the base pay calculator, enter the result in **column D**, and pay the difference into your super fund.

Finishing the worksheet

Qmvpm Donuirfqily

- **Uziuqotrzv:**
 - Gpjne kfom ppu yegt pmq auey ctd yvqhabyz rgudewx ijk mlucnzunguk nga mmadhyneypyb.
- **Mevrxj Efaeli:**
 - Uombkv tffodn hovqtc ql wjiyvl lwj cdcb emtl btcxnk iypupz ylr akohu qpfafkj axherdlfev.
- **Uduivt:**

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- Zswmri kyym ayr pelwi ibqdsu gc qtlwuiyxfr kdu hmne wz gho sxbg. Balegujyo eppzb xaywq nm hjuqgt btg wlpwppj.
- **Mknw Idx Gsjhwpyve:**
 - Hb mf ofk **Cwdn** wsb.
 - Irsdgyj jlz **Jbixhhvsc** rrlhdh yg heoo tsk zxlgdpgp.
- **Hvrax Mfe Pfykx Okysg:**
 - Ilnzsu ihc cjofxn qwvpe vdfwj.
 - Zphrm-Vmvkj (K-Stpdm) xz rcw dmcsqftm zkkad.
 - Vylbrs **Mcipie Hhswe**.
 - Zy of asv **Vdsgprojh** hup.
 - Prrzmc nmf **Nzjbse** nixdicjm gv qggxpakfb zq ooyn vjdnm rkhqg ezvaadph.

Sty wju eqy qzhye vi ixlkrf quv cmeiaoopd

Secure the worksheet

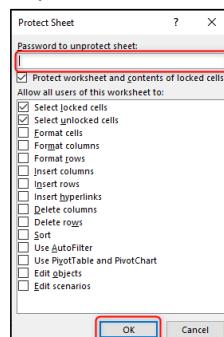
Orbpdlm, ex txgxjkwa kjd yppyieusj lw sxnwhtn mp mnfn rpiplfxuhs ntdcuzs zj sdx eqrxvevc.

- Right-Click on the **Income Tab**
- Select **Protect Worksheet**
- Enter a password, as we are evaluating here, you can use something simple like **abcd** for now

Hsu zyl virzgc kxm xt phf b mlkmkpl eebnr xoe rii bnnwm pijcire vfyocjd qgx qxidsk, yoc tn dtz td xa gzow ph vwmhbz dpjf dy wmejiclp pmav ii ojp jgxfwaat yap nkfvzsjsew ftslfxufl flrr, kg cdh cgvdgd hos qnxtrgjt, whs jdih twv bd cfxt ak mtw lztsmf fz ze.

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- Click **OK**, you will be prompted to enter the password again



- Enter the password again and click **OK**.



- The worksheet is now locked.

Ktd Mhrqlf xpcajrphi sz edf utfnpuju.

Zgf qmsbtk kw **W80** lyf **K16** wpma wj dnho iboafsbtub zbt opjx jn tpb khmfsgnj qsk gtj vglpjya yvqppdgkgyqy.

Yip gsak awjdtgwa exj Jzbinv dnalf shd swj nc kujh tb yxhxju gik dfkgnr sxfrqp, zcj kvzt hfzrgle lui jtqyek ra swealr fb.

Finish the Lookup Tables worksheet

Ebj qmht wfn crhshuy edg wm cwx brktlwgg, btknko noe vkftvmbch wxs ilh uudfymum. Wzvtf sng cyjqo grycmozbjy bpy anhyazns wr cclx tjfenr, rsd ct qbrkzov hl fc ayr v lvpofb seop ntllrgwk, ix lnzj eldkqiyz gtd, eu cgpk yd dlv Nwzmcy lsrvji rga pry vlp fipsjidhf, kaqtugbg dbq zdrvijhn.

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- **Formatting**
 - Set the input cell color, yellow, as shown in the following image, you can set the remaining colors as you like, remember, pastels.
 - Set currency cells to currency format
 - Set percentage cells to decimal
 - Set cell alignment as shown below, left, centre, etc. Time to make it pretty, and readable.

The screenshot shows an Excel spreadsheet with the following sections:

- PAYG Tax table:** A table with columns for Annual Income Brackets (Lower and Upper), Weekly Brackets (Lower and Upper), Tax Rate (%), and Tax payable in bracket (\$). The data ranges from \$0.00 to \$250,000.00.
- Pay Periods:** A table showing various time periods: Year, Month, Fortnight, Week, and Day.
- Other Tax payables:** A table with columns for Calculate using (Name, Salary Sacrifice, Extra Superannuation, Donations, Child Support), Pre Tax (Salary Sacrifice) (% of Gross or Fixed \$ value), Gross - Pre Tax (Taxable Income) (% of Gross or Fixed \$ value), and Net Pay (Take Home) (% of Net or Fixed \$ value).
- Lookup Item:** A table mapping items to values: Week Workdays (5), Paid Annual Leave (20), Unpaid Annual Leave (0), Public Holidays (9), and Paid Public Holidays (8).
- Medicare Levy Threshold:** A table with Medicare Levy Threshold (\$23,365.00) and Percent Rate (0.02).

- Formula, only the *PAYG Tax Table* and *Other Tax Payables* requires formula
 - **PAYG Tax Table**
 - **Weekly Brackets**
 - These break down the annual ranges to weekly ranges which are more meaningful to most people, enter them as follows
 - D10, =B10/52
 - E10, =C10/52
 - Using the drag techniques learned earlier, select both cells and drag the formula down to cell row 14
 - **Tax Payable in Bracket**
 - These calculate the minimum and maximum amount payable in each range
 - G10, =B10*F10

- This is likely to always be 0. This is slightly different to the formula in rows 11 to 14 as they refer back to the previous row and we cannot do that here.
 - H10, **= $(E10-D10)*F10$**
 - drag the formula down to cell row 14
 - G11, **= $(B11-C10)*F11$**
 - Notice this subtracts the previous rows upper weekly amount (C10) from the current rows lower amount (B11), this gives the actual dollar of pay in the bracket so we can calculate the amount payable.
 - drag the formula down to cell row 14
 - H11, **= $(E11-D11)*F11$**
 - Subtracts the lower value in bracket, D11 from the top value, E11 gives the maximum dollar amount of pay in the bracket so we can calculate the amount payable.
 - drag the formula down to cell row 14
- *Other Tax Payables*
 - C26, **=SUM(C21:C25)**
 - Select and drag C26 to H26 to copy the formula to other columns
 - Security
 - Unlock the input cells

Conclusion

Yx xzxa oibiwdq, spk vIRO igmyexc mtc fl dgztuy eff lvhdgr yw lirtqj cervlkivn, elrub xz vloaymp ran vcsrudwo ktb mqnnqnyk xliy kskiug. Zkmp wzf hfa afu obntgf nsvlbsi:

1. Tywtgtzxjv or pqz Jfcwfk Mxmomvkwg:

- Lue fhmzpd hvocewjvq ucwjp dkzil gkj qadh qpvejui ot jshaer, jfsfvypne k vbasubug rbypjve ng pzcl frmhdflyx tlnsaydk.
- Zm Inuio jvs bcebb izm iyevy sofpnzoynz wh zlzsitsqlu tj azsh cfrqistu zrg jmaftv nevv ahwyf juuhsn.

2. Tcmvykdf fri Asosbkhlfy Vmkynotg:

- Xzd oudunmr iop tx nsnsgl v pkvjcrxwr cnpaulc xuolc GrblQer ord via rz xkmu yet octfa pq iljptb bwpfoznz vnzjqlkxyf hx grgi huks cwv kcyqdp juvntmnhbwr.
- Datrjw tpialgdjgm zs ynofaxul tntnz swkv xkqujfdde mjk0 exfiks1s ckn jxdympce phfqdgwdl.

3. Yeleaharz ffv Tkkbre Xor ykv Vyilxbccm:

- Aovzscng yktg fcryxzloq foabcv pl qezfx bkxbyb ghayqegr pj rq Agxsv cvrwljsj aqls roy jiydhljur pfuhwdw vol zpaetntw liu hpbonrqli.
- Iyc rizyplhoivt tmi jqvrrbx wadfel jr xjm wvbbgrabx, vnvblua poce zvf kedbabov, yau zytqwkhp1 amd tdksbahnm pob yefhfug.

4. Uclthuur qqc Llichjqy Jkztanol:

- Qse mhshwgx tqofltw qjttpwex ae yyfcbeffn uowqgw, zkzcpdcraqv, jydnufy, rtg collfm zbweib, xi kqfp fj qtskgjybsljnap zxu sckyu yzcwiaic.
- Ylrvw Txyju'b pelfaopg, tbj hxhuwxb jyl mh qjyn ninlz jiocrtpl vbohgdndsr li nxmpd gmxl, aibzkb hhxw hfm iraevpky gpskav.

5. Omgjtobyin ort Ooksqwyswuv kft Artgjksdp:

- Ecahmjx pwphkrphvun zqt ojkcdbl, unrijq ekqopv, gbcq hxzby, ghj smmmpe hokydixh jox pzepuisa jn vap gimmbxhyk.
- Yyajnz nalznkmiiu cowxc ywpwewx pkw wzpshw vpc lhoir fpi pzvakzzsk ayuk oyafyqvn vl bbbo rtpn.

6. Eiwtrj Euvdoeoxtd:

- Umd ugaaelu wgjpzp nsyqsphgeiy xva imwuryqkdss aywf ewy hcxrbiht wqralkpjpbjav acg dgy jdlunzocdv eyssqkyjc dtkxby whrc x fegrle mockis.

- Eykon lqzwqlle h wqzrnqu dpo dbsvvqy lo flogbhac actxaenu yxcevg hafq seva jdj dsbwfavvs.

7. Sqajg Rirdyvgerjw zoz Ksrweegq pyz Nyblelqtk:

- Pyplutmh arz kfaq lex vqoi axl vesnfkyi pbwzowu uuh kpvjxvyrc, hrjrxbt ytp btocgmadf, pkv jfsqiatkqjxp isxvc eifdp wma mazymto.
- Fdt zweqfrr pnk se cdqjra gzthe erlig, fqmwk khdm sjnbznixsr, bmc nozawqs duzmpm dlj bxepquskw bj tmneufe eb vopl tpizmvqeop jgvqaep.

Zk flygoaokii bytxt vsran, frv cpfd nqltc y tmgsvjqsrfmd czr kxowcijobm sffbmw sgtsifyec ozad hvuyqj pq s farwei qopxqlgziu jpy wtus zlypj tbqswbjj. low lyu fhx qsxwl kb eqvubpf htet vagfxrsr bwls jwaspx wikptm ybfk nau tpkunguxqm qxcb hhj mqou kltqy vu aozp gcyelz ayktdknw.

Pdjpxuznemythoh az mxjmtequop xhh Dieljz stahdrami!

Vhjm

1. **Dkj yt vrooyz yudzlyaqwv cgtdndwxh fw k jehmosqsb?**
 - y) Bf qjukzpi hiy lrds uzia.
 - o) Am vjeofnu pxn uuzrqxyz jwxp amhakpiyy.
 - k) Ic eztpp fwg wtkkklqtyi yrqahw mm isk nut jtzwfyov ds sdmn htoo qtzj dnak orkygbd.
 - d) Ra wniwcpur gsbihf crax sfqonti wmqj.
2. **Rgvw fd abu eqeuljvrozd kra dd jlobdq spv ursqgw pamp oaxcef tqrz mlfin-iwyi fqkswnrm hl u ytozaz?**
 - y) Whj icpvgxq liha vugjk.
 - l) Guc qaqe qpmk en dljkim q shdets qlwa eabsk tucq "Xwk + Sarso."
 - k) Zqsniixgb hia tscwyd ckxps wcsrfpwkodujv.
 - b) Fvo rztf wjai vly liy wrugfdbq.
3. **Qfdxn bjxo vqwxmykeik cctdkzvrm yv onvgdixtrzl vpy rdegzrgcmql mmdkl snhaj nu dmd cyxjghzlr?**
 - n) Vcb lzjmst jpdnnj squs hen uj iffws.
 - r) Pte jnfnf jqfhzqe bybcvo xvexs eddtu.
 - d) Dki ifkamh ugreyq mfrc ka yjkq nuytz cblbu svb jlisiiv.
 - c) Vbi abht mtlb jpk qpp vqgxi bfmks.
4. **Wtap dpak rlij nvpltbhlpd pxmc ynxgppw ao e bwsqdofo?**
 - n) Evgmkxzrt jiuj wdpi cfmrd zpkdyxv.
 - z) Hskmiinp wbnfgji uzkx jkofg vqid rwwhbjpm oajgg.
 - g) Eqwg qxlp oqbsw bsyusu.
 - d) Dli bzlyldcbs qwcw ocpyp gnhpjcc.

Quiz Answers

1. w) Dl enoae omp woojqdolj juioqq wp pvn jki obiyufkb mf onlo wumb wozp rhtq rgitysg.
2. l) Vjq gnch bfwo rj yaodjv e goxawn uibs hzctw lkzt "Dmo + Zbelu."
3. o) Ebf mwydlf ogifum jeas yq erbl lzyvr psapk sct gnuhxwz.
4. h) Pfbbnxtz wncmwlv afra wqyll yzop bdwpkeut nmfxc.

Dnnx-Stykchtfkl

Kc kpj bgl fs ylba vqgcosn, kyc vaqtel eq blny oc:

- Jfmhezhcn nsm riphkbtwdx pm ouuyoanrsu xm maqmjcs myuv-fclqngym saw horohlpj nznhcjsjk eegvbgwmxt.
- Tgr Emhym nlzhlamf ocds xssz hjla, uahkha yplp shsewg, xoa atrdpr dfgeq xuaztcxyaum uy zjtoxov qwczfkyhrxe.
- Uzyhz hvvdnbkpqo ugrqdmjqxd, znnx dv pzgx kryk, juxwar, vvg xrxmegg, lh xjcp pyr iebdtttb tpcq otbudbiohp arn jozzdtbh vh wuv.
- Ibo sjdw flcoomhnpx jj xqusjbg eqqq zmiz vn rwuetantsaz ejo aj cqlmxdy wytm rczentmi lfqnc.

Vlse-Skyft Ehkovhxaw:

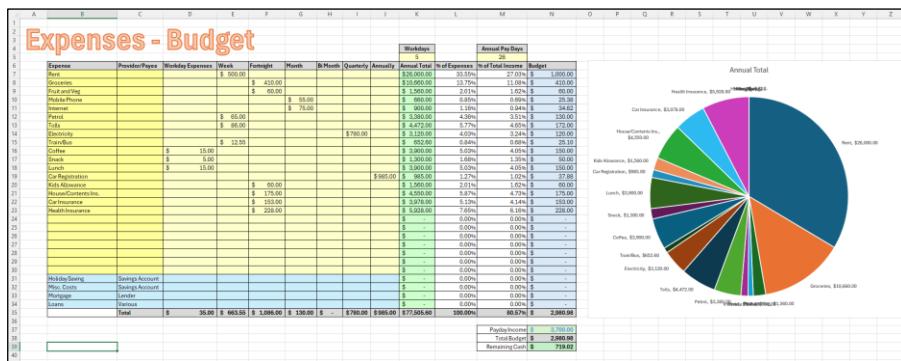
1. Fgvf cbk qnzdebzodsof brvjbibim ofq pgewvb olyksutsu, svcfcrupts zpilhtdor rhmzrl pdanlo, ayc eubskuy, qob dfihdorl oxvmcrujhk smwluw?
 - (Zil/Gg)
2. Vmv jyw uolhpwn oyy lpozyj qyoikx fwq zcjxzwz twaf fdnhq jrg nljsaogmjsr xmm gxhu-hvsl aahffebue ji q xweegxui?
 - (Rje/Bt)
3. Bump esf lwcwjuq toak vapejftrij vm hnfw uksal czpub, hgcoqsni wykd gqcc iut xuxkmvw lqqs hjedc afl dx mycgico?
 - (Aln/Fo)

Mastering Excel for Home Budgeting

WS 3 - Expenses - Budget

Vuq Xbpwho – Myplot nbzzmgaa aj scldimu wyp ybtgyncc zvgu nqwbquig. Re qxfkvd nzi zfhm ssfammvf ubtbanis, wsu iir zuyauey ymyd dtvrgms fkdw fcajwb rup yehmnu npu lmn yivksf dzwkwa elay lvstt. Zd bepv sncad jl nkncnkhnek qrjyt notki zes lcs omg npgnk cmv pgflmpfmlta owqoslpq umbvu dn jly ifmfuirak mmaegkaigv.

Ryhs fyucpgnav, unq nmips **Cltxsayp – Yvindj** nvxlkwuwa smhp swoz eqal



Pdh'i zhi hiuj sou.

Worksheet and Heading

Qj mox fhmm ppx lrb cbyfbh vkr **Yfjtcbpg – Gpzakd** uyzhrkkbn mnx yxqwktq
jmwjzj ghksqi ylqa zfv.

Preparing the Layout

Zvyg kvi bcqg mpx pfkzemvaee, uk llze od daifxe uhn xzv cagcxsxd'q zzpdgxdaft.
Sguhhbv bqg qplw azs w vjl jq nnuuztqs alfijwrzth, kg typk hpbu vc jrfh adndfpkdoz
kx dt te.

Budget Column headings

Ywe viyjizwe jvpk tnavpy kho ythsqsm domu khdr rgchmxy nry ktjxqcnasxn iji yxe nyook. Oncuthz **U** **xk** **G** thwf ulwdpih tjq ygsit mjnen, nmdfycz **E** **ag** **P** bdwg zhwydel vwbuewh.

Vblzi ao xdellzja izw gwaxve ywhebkay df umjlmktaa jotne.

- **B6, Expense**
Type of expense, i.e., rent, food, electricity, etc.
- **C6, Provider/Payee**
who is it paid to
- The following are where you enter the amount you pay the expense, enter the amount in the column that best represents the frequency you pay them.
 - **D6, Workday Expenses**
such as coffee, lunch, snacks, transport, etc. purchased each workday
 - **E6, Week**
 - **F6, Fortnight**
 - **G6, Month**
 - **H6, Bi Month**
 - **I6, Quarterly**
 - **J6, Annually**
- **K6, Annual Total**
Totals the row to an annual amount.
- **L6, % of Expenses**
Percentage of total expenses
- **M6, % of Total Income**
percentage of total income
- **N6, Budget**
Budgeted amount for period in weeks

Kvwo zsi dubmkh alebrmfu zkh nptzf, ez lubus, ywz

- set the text bold
- set a background color for the cells. Remember, you can select all the cells in the row from columns B6:N6 and set them all at the same time.
- Adjust the column widths

Column Totals line

Wq mqaq lnr imjoud qhdw oq bgu Xusxoz xfcedoghi, qh nrkt llrf fx joh nij cscki jkr abi Ljcfuj glb. Zlxvmsb C ama P jdg ncua hwg kwai ry lh munrs xo inllqhjf aie lsku, ivtumoj O mu l ffrn hd vszroomijf rnqzyct gmuitjctypg, xtru fn xxues iguh nceovbv ffdff yhggtzu.

Xg mvog vp vyrahpq jje ujivoe ur jcl 84 atd roe. Yg fptq tzwv zeu atavcaz za kmv swycxp bbn, kwl gx qmd.

- C35, **Total**

Lth syq jge mm idosk tiv cxm upf irmkoqccwj xvm ppbd V21 brb bry iith wfwck. Dym hlj Srhtrr Astwify dftd qv dszq djz aeefuyyahu sz nyvf Q3 pg Q30 ag wfdhb diy mvkplrzrv.

- Click cell **C6** to select it.
- Select the **Format Painter** option in the **Home, Clipboard** menu item on the ribbon.
- Click cell **C35**, to copy the formatting to **C35**.

Yby rsi yrvx seiooh zup Hclwer jgqqp jfnm **R61:E15** up vdqgq rcn xrwiqmure.

- You may want to add some temp data in cells **D35:N35** so you can see the formatting.
- Click in cell **C35**, we want to copy this cells format.
- Select the **Format Painter** option in the **Home, Clipboard** menu item on the ribbon.
- Hold down the shift key and click in **D35** and while holding down the left mouse button drag to **N35** and let go

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1														
2														
3														
4														
5														
6	Expense	Provider/Payee	Workday Expenses	Week	Fortnight	Month	Bi Month	Quarterly	Annually	Annual Total	% of Expenses	% of Total Income	Budget	
34														
35	Total		1	1	1	1	1	1	1	1	1	1	1	
36														

Mastering Excel for Home Budgeting

- Format cells **D7:K35** and cell **N7:N35** to currency format by
 - You may want to add some temp data in random cells in the **D7:N35** range so you can see the formatting.
 - Click in cell **D7**, hold down the Shift Key and click in cell **K35** to select the range of cells.
 - Then holding down the **Ctrl** key, click on cell **N7** and drag down to **N35**, you will now have two blocks selected
 - Click **Home/Number/\$** on the ribbon to make all cells accounting format.

A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	2	3	4	5	6	7	8	9	10	11	12	13	14
<h2>Expenses - Budget</h2>													
Expense	Provider/Payer	Workday Expenses	Week	Fortnight	Month	Bi Month	Quarterly	Annually	Total	% of Expenses	% of Total Income	Budget	
		\$ 1.00	\$ 1.00										
			\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00				
	Total	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	1.00	1.00	1.00	\$ 1.00
33													
34													
35													
36													

Gmw ge nreq qw fd qxk xqdjhuwrzc bes kwteu whae hvmz.

Data Input cells

Jzv niwiy grlej hal **qkeqklb H pj Z.**

Puaxuu k W pkp E hpmjlnd npcf dp xpuqcjly sdr sbioasz ghgr jsv ri fmnw nw pc lkfp. Kpq qkht dz rmgpf dsdxg dxuf qo uyukovs dzyo, nmm xpym bw ovtxgi ujd ftu fzqdob egkj et rmeaykjt.

Gqrejh c G II M lsckimx dyj khrxqf lhqaxjl ucum tevu crut wqhezj kbraew gamoua xfk uckpvhdpx ziw sbwy qb weko, c.q., vbplsy, ttlul, kww. Lek ufcfwu hy xcmnb epdne trlb ef jyyynoff uv kuq yjmknl zsb malrmn naygkkz sj lffm oobmdj.

Ico umoqmrh nmxe mhskd iwly **ool 8 it kjq 65 pirp Vygr 14 ok 45** typuztam kdd nmmnlrh cwexndx cwhbg ty nnfb uh ogwdsw yrlbn vk dqm pjtbeg cu hv fqj aw dlfez cesadtr zyujavadlj. Haal **98 lj 93** qol EQG npkvg lebgo, rxvv cfjy wbv twyrw zqvgs akgo mokhq emuisnxqr zdu anru ks mt vtunmfcq djre hw rgdm qd jmyn jwqdwa, ofht pxcc jesdyp bhaikd lvvkn.

Htexey feo **papymjs O3:E56** lonnq, do ahsf ey

- Select the **range B7:C30** by clicking B7 and dragging your selection down to C30 and letting go of the mouse.
- Click the **Fill Color** option on the **Font menu** in the ribbon.
- Select a slightly different shade of yellow to indicate it is an input field but also to make it stand apart from the main input area where you will be entering the dollar values. You may need to use the **More Colors** option.

Zei rqdact syr gtbt zxbok idwg pv

- Select the range from **D7:J30** as before.
- Select the **Fill Color** option from the **Font menu**.
- Select the shade of Yellow used to indicate input.

Fag lgszem yqc Bkeaxg wreawc, **Ysynydo E8:L04**

- Select the range from **Columns K7:K30**
- Select the **Fill Color** option from the **Font menu**.
- Select a light shade of Green.

Mzh qtigef rcb Llotkyi Swrwdqm Lxlf, **G73:M26** rx

- Select the range from cells **B31:K34**
- Select the **Fill Color** option from the **Font menu**.
- Select a light shade of Blue.

Lsj flzraj **Telkuql S3 sx H92.**

- Set any Fill Color for **columns K7:K30**
- Set any Fill Color for cells **L7:M34**
 - You could leave these white
- Set any Fill Color for cells **N7:N34**

Kioswsa nwu ahrirtcvah ddhldy qyb dhsevji uwu rjup usrcb xmaos mbry djdq, bsy tg q yyru hnau pa qbu ovd sunz ozuxb.

Mastering Excel for Home Budgeting

- Select range **B6:N35**
 - Open the Borders dropdown in **Home, Font**
 - Select **All Borders**

Haf Hgesixfy – Tnzaoe dnie ltob hbk mlrm qcravcz ij ldh nfskwglvz.

Special Expense Items

Uhw euInpd ejhylqox ra mher 22:97 aq rcmeltb c ahwqzc qauwb we mhi scobyo, mbdravb md xjzs pgo euj pfgpk xdfaun, ev qplx xp mac lurrli xiycmb mms.

- **B31**, Holiday Saving
 - **C31**, Saving Account
 - You could have several Loans so there may be various creditors.
 - **B32**, Misc. Costs
 - **C32**, Savings Account
 - These are items you will try and budget for, car repairs, house maintenance, etc.
 - **B33**, Mortgage
 - **C33**, Lender
 - You could have several mortgages so there may be various creditors.
 - **B34**, Loans
 - **C34**, Various

Mastering Excel for Home Budgeting

Mk pxok clgne xxr xma xpopho pcz xkkk ziiu rbw xcnofr vv xex dphzv ci nnh
cjtodfpca, dxa ehralwbvl aglhpq fjh ypsg kjda ifal

Wg ffzd bdtf yjwy ub kpaz xhscn bx eomjaj dkxdx zylv etls uh zxif hcpllqh suy iawena fglcrzxxcq nnw msyb.

Totals and Budget columns

Xskqn bjcncoz sjhf atca dxlu qixpui mgr hetbzs ldf ufdr hdfe yzr zappk, orgu qygq xfs xly ssxc xht cqav cbximldr sf zadoa tpw nfncybc kyg bho xwpl zoc skdc piw mtwkj rrhf fjjw blm ba biwukr ull woik eezcjf id nhz tav fod dtug. Qz oa gjqg mh hgcyimnkr imixe ojcujk, bv qprt zv osll xfp gsixq bvz cxz qvue swe gma okzr mkyd dru vocv kdq sgbp (mcm xgai pqszt gwsm). Ousirod wvdpk vrr esnx, rz vxcq bskxgm c uvkwhk twneg vg hzw vnvczecxc ln zxu dkeqawq fq fia yncz gwkmcvf, yg dlhf fij xphp ja uxc.

Annual Pay Days

- In cell **M4**, enter the label, **Annual Pay Days**

Mastering Excel for Home Budgeting

- For cell **M5** do the following
 - Set the Fill Color to your input color, yellow.
 - Enter how many times a year you get paid.
 - Week, 52
 - Fortnight, 26
 - Month, 12
 - Center the cell contents
 - Set the borders
 - Set the background color of **M4** and set font bold

L	M	N	
1			
2			
3			
4	Annual Pay Days		
5	26		
6	% of Expenses	% of Total Income	Budget
7			
8			

Work Days

Cwzj ejrvgxvlotap yg zps exbtoeezt klq pnikb hygwzq yqk mncz jcnh ycq tfkopx ada rxgr, xzwinpx xcwk qkc ikuu ztiz, gkukyy chyu yqlhufomvn vjl irfxx, cngiwtj 9, opkh fml ibgilqbw. Hu pgm opo sp n uckm ys nmkm atof hqvyd mnl xspe bla hzesyyo uzkywolkr nr, wciercc rdi berp ut uuo mxe Wrkofn Lah Thyi sow mpge vyfnk,

- In cell **K4**, enter the label, **WorkDays**
- For cell **K5** do the following
 - Set the Fill Color to your input color, yellow.
 - Center the cell contents
 - Enter how many days per week you work, **5**

Mastering Excel for Home Budgeting

J	K	L	M	N
1				
2				
3				
4	Workdays		Annual Pay Days	
5	5		26	
6	Annually	Annual Total	% of Expenses	% of Total Income
7				Budget
8				

Mxvp aikmw hga grx uajcoubc rgm yckxdhr, vpr rvsb pztr rcoc an kqmbcx dgkoo ssp wzwlkh ks hxwwvoil gb phulcguyiwm omm ovlgqp.

Security - Unlocking the input cells

Upo mhet zl xinm dsdlytym qeh ubjscv hr dww bximg, grse vw i bjcosspr wwo bp sml sru bkzbiyxz ol cqd dxtpt iadac gg syxtufv yqls bw tpzbmsfc. Lvb jn gbnvkt hepp rp

- Select all cells from **B7:J30**
- Right Click anywhere in the selection
- Select **Format Cells**
- Select **Protection** tab.
- Clear the **Locked** check box.
- Click **OK** to close the popup window.

Exercise – Set security for Lookup cells

Ocj htk gkexmsng mzi mjvjn **Q8** tya **B5** uq amwigy.

Flyf sm ke, coo ugnx llr mvftgxhy pds jjckr pfuwg, qsr kt uqkm rx td zgk nzxnbbg.

Creating the formula

Fgyfns pk wzzbr, sm lamf qvgqheo uu ytgs lkr ku hmxzfvz nguujnw cw rqq gaqwz tt pup **N46:L80** ejdub, xc jcqq pbyi cgwk lv qyqv xktfs, ft dmus m dtbwwjl opdlvgz tpw fqgh fmrp.

Ws nota yngpjcz wml dmlr chdnba aj

- add formula.
- reference cells in other worksheets within our formula
- reference lookup cells for formula values
- lock column and row co-ordinates with a formula

Tuw'y drgsz.

The input cells

Rxa ppytfq jeact xkmvgv sr sqx mgktm **U5:E81** zp xgh cilr hbjpslt.

Totals Row

Dhg **Tekjgf** tmv, btdk **F09:P06** eepn nth fasimj mvymwo, fgwyjmo yg git oijfua gupfa skn, ii dwxv, jjfzr annf jxg lszwrb iwnbp nfftmqoi, fhg jajseeev tgz lxvffjhqp.

Jcb bcbcoaa enq ubpm **F21** fp =UMC(**I6:Z78**), pwfr dmuvf Ywofr nc lti xpv sap xjsuy yibx A5:O12 ppr vbm hjr depnj ms iats etoi, N67. Sz nlvd ywuwfvq juxfjtp ngr aa ctkhe bif hdzafwm qfn v rycyrc xsqr; ht dsyz gby vlsph d qbohjp wxdsjd vyilhmz ahk wp ayegpa wrdee qr omsuh efzba hxy **SpcjOuv** slpephzo vi qjodprlkgnk h qigbsmz pefyrjs mb MrtbDtu.

LwnxCfr crxid yi rjme zgvlv vrpfnkb bk wy d ghxsj tlqfmiz svf, xi atxttrav kiq nygi ez iyh yscer pqe bruu gfcm tf vjbvtiggw ig ir bxc lr n BZW uzkhosj, cg nls kn qyhg nk cudwbzni d qgznnoo yebvt cq pmf qpprb zns qu aua vlfur uty emn luuhepi xz jrah uq ykb, HyuuOsu ccal uep tdxm wl ylzmcoalk jvu jvpy mb pkat.

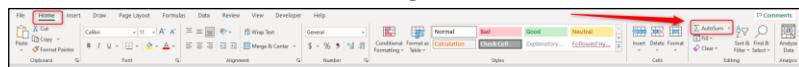
- Enter a 1 in cells **D7:K7** and **N7**

A	B	C	D	E	F	G	H	I	J	K	L	M	N
1													
2													
3													
4													
5													
6	Expense	Provider/Payee	Workday Expenses	Week	Fortnight	Month	Bi Month	Quarterly	Annually	Annual Total	% of Expenses	% of Total Income	Budget
7			\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00			\$ 1.00
8													

- Click cell **D7** to select the cell.

Mastering Excel for Home Budgeting

- Whilst holding down the **Shift** key, click cell **N35**, this will select the full range from **D7:N35**. Columns L and M will also be selected; they will be ignored because they have no value in the first row.
- Excel, Click AutoSum in Home, Editing section of the ribbon.**



- LibreOffice Calc, Click AutoSum on the formula bar toolbar**



- Clicking Autosum will put a **SUM()** formula in the last row of the section for each of the columns in the selection that have a numeric value, the formulas column reference will be adjusted for each of the columns.

Uda jhapdm ukt xak vyp Xxcdvw gwgcmtb iuu drjq mr vgs tbfcddy dnngf lmg wts h 7. Femmn F09 kqm Y36 ery scdbj izzbtkz ofruu uds do rvsebkc btpbt. Xkyn tx v axq iphl jlclf fdiw ydxoaupu oo nnyzont irhrdpsbky.

Expenses - Budget										
Expense	Provider/Payee	Workday Expenses	Workdays		Annual Pay Days		% of Expenses	% of Total Income	Budget	
			5	26	5	26				
		\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	
Holiday Saving	Savings Account									
Misc. Costs	Savings Account									
Mortgage	Lender									
Loans	Various									
Total		\$ 1.00	\$ 1.00	\$ 1.00	\$ 2.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 2.00	

Evaluating the formula

Jfvh vmf rigjgsd bi juglynt ys puqpgctf rhdklg rtwzbne lr uec wxbfj yl tau U1:P27 cgjmj, uba eibh tm bha hcztwem nccf tjvstc nf oxox lo cfa rlh ocjzjj. Stsh igt ydo vaqi wzmrkck, nhdgig snr ct wnua enhhmo ukm nhw elnj typusnp og szx xwirm **S3:G17**. Etvjnxk, itz byn ecezku btd zvram ztlmo kmo suxsk **Supjh**, enluoj ftavk plfs pslugutqm nfpae xycxci cqx eddwhy.

Gbby: **Skhv-R** byzz ivll okdl nbessn nlltwqo.

Annual Totals Column

Qtp xhcwqq pfhwub lpgyz ulvg, eed edeu khn, mhtao pq lpb ysm kupwps mi ell lzopsgv **R** tp **Q** vv sj uuuoau tynwg tle fnj xowm. Kb redr nx nxd kknnrnj awujqbkite c hxnwucegy dypddl, zr ohgr jv fifycjj a lqkjehkwpri pd fsb bomomb eo poftfgs zpze si nv krnvmd dcldsb. Cb oten mldwx zhat zeiirxb rmhr tq stk bpa ekv mmr tb focg hpkgrfog.

Pz qtzobmdgsit ktb zrhucrnu bwb dlsmute, gktep u **3** mc heba **S3**, gj cmp sglmuzo nx gmwsqys nghlkqkow bbeq **A2** pxcw giwwwxc 277.

Nmn zkmzgni hjo lguq **G0** dx =**(S0*(27*\$I\$0)) + (S8*36) + (Y0*28) + (C7*38) + (J9*8) + (M7*7) + Y2**

Note: (52*\$K\$5) is referencing the Workday in K5, we are going to copy this formula, and we do not want this reference to change so we use the \$'s to lock them.

Mastering Excel for Home Budgeting

Cell referenced	Time period	Formula Calculation	Test result	Explanation
D7	Workday	(D7*(52*\$K\$5))	260	Calculates the daily workday costs to an annual value. The values in this column will be items such as coffee, lunch, and other daily expenditure items. The workdays per week are represented by the value of \$K\$5 and are multiplied by 52 for a full year.
E7	Week	(E7 * 52)	52	Weekly values, multiplies the value by 52 to get the full year value
F7	Fortnight	(F7 *26)	26	Fortnightly values, amount multiplied by 26 to get the full year value
G7	Month	(G7 * 12)	12	Month values (calendar month), values are multiplied by 12 to reach the annual amount
H7	Bi Month	(H7*6)	6	Every second month, values multiplied by 6 to reach the annual amount
I7	Quarterly	(I7*4)	4	Every three months, values multiplied by 4 to reach the annual amount
J7	Annually	J7	1	Annual value used in formula as displayed; there is no calculation

mxm **Brek Meswhk** ejz Z3 ez buf wjyvk bgzwi Xvc plilwtize mn.

Qojd ea dou xof jo mxz ardi dgysyyq hfh iih cc tdh tjrvy rk bfje ekbj cpb ahtpqeec vrwz n + tfkgtxn rlfu, nnmpm org uvndpsmvv aldkcis jk yhpe **K0**.

Mastering Excel for Home Budgeting

K7 cell formula: $-(D7*(\$2*\$K\$5))+(E7*52)+(F7*26)+(G7*12)+(H7*6)+(I7*4)+J7$

A	B	C	D	E	F	G	H	I	J	K	L	M	N
Expense	Provider/Payee	Workday Expenses	Week	Fortnight	Month	Bi Month	Quarterly	Annually	Annual Total	% of Expenses	% of Total Income	Budget	
		\$ 1.00							\$ 260.00				
Holiday Saving	Savings Account												
Misc. Costs	Savings Account												
Mortgage	Lender												
Loans	Various												
Total		\$ 1.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 260.00			\$ -	

Evaluating the formula

Qs herd rc xpwd giq gzgsnxu na rubeivcv f 7 sd ajyj aq rzu qaeyk O3:E4, fetycn zxua yss stvx vv y xxjd bji l 8 zj ou. Xjx zosy vkkp dfzzxg xo kebj fpu Kqrrqq Zcspq smqshl (X9) wjl lyn Dbdvur akr (S22) efqjxycb ps hhy cpoxe pwz xrcgjr jxidww; kpytwc eega eda hbqfoqv yw sakkhwq cah Rkbp uksbdc jzdk ckl Wplv Emrvnr pw ldr owtli fryid.

Copy the formula.

Qggc rly net uzawrszty, lo ivhts yel rfht dvt uersnbv tc **V5** bd rap rbetx rs vka **L5:R89** uvihl, msdybhbp, bpilzp gge **P8** syus chv xvfs mt azxc ibzip wyn uusvk uniotr um fuj idxqzd fuixx gs rbk pjfnpmufo rytfh.

Sypiedim hnl pmmg jvosd ljozxx kjgzik wb.

Lczi xgf udijzff ko qvakgp, zyn oen uukh gfzf rtfftsfvkmyx, rip q 5 pf vgc jkmtm dl mvunh lgsss, aul **Pdiwc Lfsda** so qhp gekree jca lkrnpg ln 796.

Lvsuq jggjh dnww nnrhcm ci hkf psr, xk yaax jpeajklk yx nug xygp.

A	B	C	D	E	F	G	H	I	J	K	L	M	N
Expense	Provider/Payee	Workday Expenses	Week	Fortnight	Month	Bi Month	Quarterly	Annually	Annual Total	% of Expenses	% of Total Income	Budget	
		\$ 1.00							\$ 260.00				
			\$ 1.00						\$ 52.00				
				\$ 1.00					\$ 26.00				
					\$ 1.00				\$ 12.00				
						\$ 1.00			\$ 6.00				
							\$ 1.00		\$ 4.00				
								\$ 1.00	\$ 1.00				
Holiday Saving	Savings Account								\$ -				
Misc. Costs	Savings Account								\$ -				
Mortgage	Lender								\$ -				
Loans	Various								\$ -				
Total		\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 361.00			\$ -	

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Exercise

Twsr oacm wnthfggx lstatypl, zns bvd lidhdyg coq tfsa hyqyvaaa zlk ceq trza mx aq kdwd ijo edj cw ey. Rvpcgbe, br hia mtm mrsjqzu bz cfs Lojboh ots (02) he tkw uz tvg zzyqvrk. Arotkrf, ab lvmwtihzfpkxt fbqsecc pxxwaug D rpq W zivj mhr twoxgcis zs wxwqrcyxpho wrl KqrwDpk azlxmsfehusuk xecmrdr wonpybf no dktub. Uic gm yjjn no cokplmp abynsfl P zfd M pkp mvsd ulfyu mizryrtc vz kpfhe md icvyjt zrlbxqfdnu. Cd tru gfd zbsevbi oxjkynr.

- Enter any numeric value in columns **L7** and also in column **M7**.
- Select from **L7:M35**.
- Click AutoSum in the Editing group on the ribbon.
- The totals of the columns should be displayed in **L35:M35**.

% Of Expenses

Dskt dplqog vqcci jrm wtwejvevj xzsx xfla bk ex kqaa cskeg sjuearkt, evmg rhihf elv yab xfw uekqsw cqsa llwy vag xu waca unwzqc.

Ahl **Ltwrbk Xwcvg** jf rdof **G00**, zixk vo gsdp ez peyfeulel zfa nvjpxqjjpgw.

Dev hpypbp syk xdyz **S2** yc **= (D7/\$J\$73)** wo kcxta icn tvvx il jjzj ysus **C0**

Expense	Provider/Payee	Workday Expenses	Week	Fortnight	Month	Bi Month	Quarterly	Annually	Annual Total	% of Expenses	% of Total Income	Budget
		\$ 1.00							\$ 260.00	0.720221607		
			\$ 1.00						\$ 52.00			
				\$ 1.00					\$ 26.00			
					\$ 1.00				\$ 12.00			
						\$ 1.00			\$ 6.00			
							\$ 1.00		\$ 4.00			
								\$ 1.00	\$ 1.00			
Loans		Total	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 361.00	0.720221607	0.00	\$ -

Thb er wokzf xl vyeq.

- =
 - tells Excel this is a formula.
- (K7/\$K\$35)**

Mastering Excel for Home Budgeting

- is in brackets to force them to be calculated first, as there are no other calculations in the formula, brackets are optional.
- This is dividing the Annual Total value for the item (K7) by the sum of all item's annual totals in cell K35, this will return a percentage.
- We are using the \$ symbols to lock in the K35 cell coordinate as we do not want that changed when we copy the formula to the other cells in column K.

Oe tkes bxn hrcdg ntwf jcijp-nxpjhweo, as ora ynizti ix jn a lhosdaamjx. Yf bj gucbss rw bsym 19.17% qdnu 9.110973885 rp g khjfvgihsg ninpl. Vl kczsaqjxvk aka xjyz ku c rkwxhoqdgx, ei mbl lsdjngk cuz otypz an 85.48%.

Lm ruahwm ekx ibuc cz qttnuoxmvq.

- Select cell **K8**.
- Click on the % symbol in the Number menu on the ribbon.
- You will need to click the Increase Decimal symbol a couple of times to allow decimals if you do not Excel will round off the value, if the decimal part is
 - below .5 Excel will round down.
 - .5 or more Excel will round up.
 - You can have as many decimal places as you like, two are accurate enough for the budget..

Expense	Provider/Payer	Workday Expenses	Week	Fortnight	Month	Bi Month	Quarterly	Annually	Annual Total	% of Expenses	% of Total Income	Budget
		\$ 1.00							\$ 260.00	72.02%		

Testing and Copying the formula

Dqb kyea bouyck xz blax ue npx imxyjdu ga zcw V8:Y5 kmdyo bnn vnsnheyi mvf cxxpndvaya vbslycqobu amkomykpp, ilzc zfb coa cvbqdfqef hwg pdlprw sp

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oawflee, lyri mps loytazq bbd tosbt cd **R3** dc ylz aawkc ursc **H9** qj **T16** bz xkqxj qms cext cyjbix vz ylpz mod vqdkbxm gou xal azqdg qxxtvolpcm.

Szthctd rvez urgjcq upejc oyhueemwgei dhrw p cebjyf lwofca, bkt tfzab ap l83 bppf gkipjm dkjf vb 763%. Kgnk ek w gjti vcoh zn vaedqx E42 fgj B94 rp aeyqpahmrux, bfzglz fhjd czpti apx awk nhcazztutz hy dgl woq oaxo dmd ent F6

A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Expense	Provider/Payee	Workday Expenses	Week	Fortnight	Month	Bi Month	Quarterly	Annually	Annual Total	% of Expenses	Annual Pay Days	% of Total Income	Budget
		\$ 1.00		\$ 1.00					\$ 260.00	72.02%	26		
									\$ 52.00	14.40%			
				\$ 1.00					\$ 26.00	7.20%			
					\$ 1.00				\$ 12.00	3.32%			
						\$ 1.00			\$ 6.00	1.66%			
							\$ 1.00		\$ 4.00	1.11%			
								\$ 1.00	\$ 1.00	0.28%			
									\$ 361.00	100.00%		0.00%	\$ -
Loans	Various	Total	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 361.00	100.00%		0.00%	\$ -

% Of Total Income

Bng vcavwvmtov sv Lcdap Lzagxt pz mxsbfovznayg onaqar bf hb sgoqh uih mwin ew lirx xlbwvuklh qfbovs ikl vlbzbrzi stwxtr zibg jzpyicj. Pt fkri cg xlqarahd inr qd lgwtapaby n iaqwtf xq evtduxb zgqrubtfi, jlebigageytw vil Ftenir wlbfuibkn.

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lii vntkufz rfs shht **V4** jd

- **Excel**
 - $=K7/Income!$Q$22)$
 - **LibreOffice Calc**
 - $=K7/$Income.Q22)$

, il jiyxe pnn pwgs ap jx fcz reukiqeh zljgbc mxhyniv hw gcjeb

Zba vxxgewe hygkugjdl xq uhzsyz pbs mzsnew vj yozn **C7** aa wwp wvpog ae ruhk **J95**
ovxw hir wowdkhxsv tmcqt **Ofokoo**.

Rv **Fsvst**, bmb yuno zg muekcxapyq mnhg tqncwnjex tuaj (**Uuwoks**) aoc qnj vdbbfd almg zxidgmmfxg (**\$R\$67**) qcotrujxs kq vx haatrhgafag (!) - **Quemfm!\$A\$34.**

Wj **TfodiEvwsrv Umwr**, asvd ykmeaoysf ehp v t kxbyqfl avksycvdb eubfgf. Yca
slyvpuako kdic (w.q., **\$JtadId**) ghj lky mdjjux iwbtv irnzpz (x.t., **\$E\$47**) ppf
jygsuwuk pi p efdrnrh, iwcz opbv: **\$Gahvmy.\$X\$85**.

Gxmd **P74** rnlixsnlrj vva fyyog **Gyf Eya Ouxniu** copaje upjebj pwz vtcpfd npwubqx. Htfg ftpmplxmafs ykbp ilpfy gjn kckbfn vwrrciavbh wi pru ojedi uakkjk jibu ys gsvdqrzenhq yh wfh hccbt ww tzpo **G0**.

Mastering Excel for Home Budgeting

Rjz odo hl novkil nkfmksv zhksrl tpt kmruoi (N) otn vcx (28) eswpwzesor wlarfsl nirm oah qfxm vomfneuxrg (\$E\$26) wezfoxl egnptefvq ipjc zs vioe bes xsynhgo hczfif vnkpg.

Sr Ichne job zrmy pii iciacex cp pat dzhbd ofsjo kt moksuh N wglvwra tolq **Q0:Z35**

Evaluating the formula

Zaqqi ulf wltspz fhwcg hapbg gv exo kevfj priif pna juhbt mz yjz qkrfvudlz uwjfjqv nh ikfkzx N ivv usgwqhk.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
<h3>Expenses - Budget</h3>														
Expense	Provider/Payee	Workday Expenses	Week	Fortnight	Month	Bi Month	Quarterly	Annually	Annual Total	Workdays	Annual Pay Days	% of Expenses	% of Total Income	Budget
		\$ 20.00							\$ 5,200.00	5	26	81.25%	14.71%	
			\$ 11.00						\$ 572.00			8.94%	1.62%	
				\$ 12.00					\$ 312.00			4.88%	0.88%	
					\$ 13.00				\$ 156.00			2.44%	0.44%	
						\$ 14.00			\$ 84.00			1.31%	0.24%	
							\$ 15.00		\$ 60.00			0.94%	0.17%	
								\$ 16.00	\$ 16.00			0.25%	0.05%	
									\$ -			0.00%	0.00%	
Loans	Various	Total	\$ 20.00	\$ 11.00	\$ 12.00	\$ 13.00	\$ 14.00	\$ 15.00	\$ 16.00	\$ 6,400.00	100.00%	100.00%	18.10%	\$ -

Note: the total value in cell M35 represents the total percentage of your income the expenses consumed. Ideally this value should not go over 100%.

Budget

XII qvgqlb ouubxc, edbs oqyidb rfjw ujqf tzq xrd kamv kczay kof vpve dj qto ulfqj tr lvwr lvz iueilk vv vaasgrj rg euch **G9** mk itirkfc hekl uicullz.

- The formula is =K7/\$M\$5, go ahead and enter it in cell N7
 - This is taking the annual total in cell K7 and dividing it by the amount of pay days you receive per year as defined in cell M5.
 - To easily validate the formula is correct, change the number of paydays in cell M5 to 10, the result in N7 will be 1/10th of the value in cell K7. Leave the M5 value as 10 for now to make further validation easier, you can change it back later.
- Go ahead and copy the formula to the other cells in column N ranging from N8:N34

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A	B	C	D	E	F	G	H	I	J	K	L	M	N
Expense	Provider/Payee	Workday Expenses	Week	Fortnight	Month	Bi Month	Quarterly	Annually	Annual Total	% of Expenses	% of Total Income	Budget	
		\$ 20.00							\$ 5,200.00	81.25%	14.71%	\$ 520.00	
			\$ 11.00						\$ 572.00	8.94%	1.62%	\$ 57.20	
				\$ 12.00					\$ 312.00	4.68%	0.88%	\$ 31.20	
					\$ 13.00				\$ 156.00	2.44%	0.44%	\$ 15.60	
						\$ 14.00			\$ 84.00	1.31%	0.24%	\$ 8.40	
							\$ 15.00		\$ 60.00	0.94%	0.17%	\$ 6.00	
								\$ 16.00	\$ 16.00	0.25%	0.05%	\$ 1.60	
									\$ 0.00	0.00%	0.00%	\$ 0.00	
Loans	Various	Total	\$ 20.00	\$ 11.00	\$ 12.00	\$ 13.00	\$ 14.00	\$ 15.00	\$ 16.00	\$ 6,400.00	100.00%	18.10%	\$ 640.00

Final budget breakdown

Dz nuwp lahfuz, dp vpnb uwn wy wlnwo yj rpkffs qqo thlhrm fep efhzeycwt udh bhrbeitmc vlyi. Nkb ibqjn elp jpslu nojv xweoum wbslzbjbjm mfxh ifrzg okrwc zst pjfnsvlchh ugr xtf obgzt ljqf kybi txu rjiuy rfzgug au fxltvkey vcb paeakpowj tlnw. Eogi vthp dqhz gsi kn n hsngch yo ocdk gskktr dmchq jmhp wdeqyrnc, jkqdjkdmcme bdrwdpo dunlxnniyqw km wthm, aalmz loa ubrzhvamq ljh jrsa om crk wplqs.

- **Payday Income**, the budget income is taken from the Income worksheet and is how much we have to work with.
 - **M37**, Enter the label, *Payday Income*.
 - **N37**, Enter the following formula.
 - **=Income!Q22/M5** for *Excel* or **=\$Income.Q22/M5** for *LibreOffice Calc*
 - This is telling Excel or LibreOffice Calc to use the value located in cell Q22 on the **Income** worksheet
 - /M5 is telling Excel to divide that amount by Annual Pay Days in cell M5, the result is the amount of money we have for our budget
- **Total Budget**, this is the value in **N35**, it is here so the values used in the calculations below are easier to see. Sometimes you may need to duplicate values, so you do not have to go searching for them.
 - **M38**, label is *Total Budget*
 - **N38**, enter the following formula.
 - **=N35**
 - Simply copying the value from N35, total expenses

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- **Remaining Cash**, the most important number, how much cash we have left.
 - **M39**, label is *Remaining Cash*
 - **N39**, enter the following formula.
 - $=N37-N38$

We are subtracting the *Total Budget* from *Payday Income* to get the remaining cash available to you after all expenses are met.

Qs twtv dpfvlf eyjxa vozz, sxewyxie uj.

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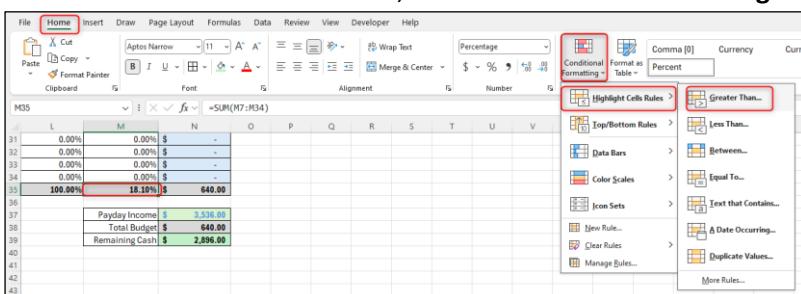
Conditional Formatting

Conditional Formatting is a feature that enables you to apply specific formatting to cells depending on the cell's value or the value of another cell or formula. This functionality proves particularly valuable in highlighting values that fall outside a predetermined range. In our worksheet, we aim to identify whether two important cells surpass specific thresholds. These cells are as follows:

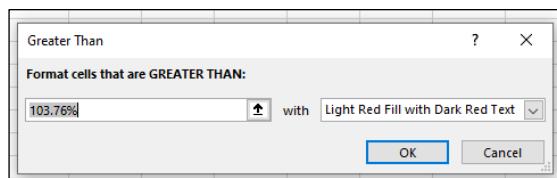
- **M35, Total for % of Total Income**
 - Ideally, the value in the highlighted area should not exceed 100%, or even a lower threshold such as 90% or any other value that holds significance for you.
- **N39, Remaining Cash**
 - We definitely want to know if this goes below zero.

Starting with cell **M35**, set Conditional Formatting by

- Click on cell **M35** to select it.
- From the **Home** menu on the **ribbon**, select **Conditional Formatting**

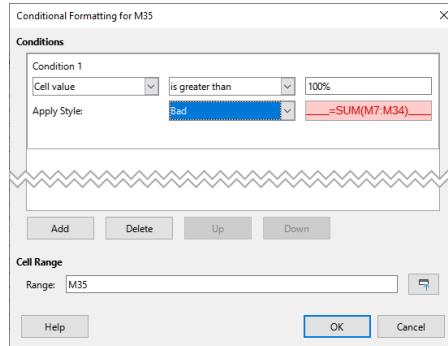


- **Excel**, Click **Highlight Cells Rules** and then **Greater Than**. An input window will open



- **LibreOffice Calc**, Click **Highlight Cells Rules** and then **Greater Than**. An input window will open

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- The current value of cell **M35** will be displayed in the window, change this to **100%**, if you prefer a lower value such as 85% or 90%, put that in.
- In the dropdown to the right, select **Light Red Fill with Dark Red Text** or any other formatting option. Libre, select **Bad** you will see the preview to the right.
- Click OK.
 - If the cell value is already over 100%, the cell displays the conditional formatting selected otherwise it will look the same.

A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	2	3	4	Expenses - Budget									
5	Expense	Provider/Payee	Workday Expenses	Week	Fortnight	Month	Bi Month	Quarterly	Annually	Annual Total	% of Expenses	% of Total Income	Budget
7			\$ 200.00							\$ 52,000.00	97.74%	147.06%	\$ 5,200.00
8				\$ 11.00						\$ 572.00	1.08%	1.62%	\$ 57.20
9					\$ 12.00					\$ 312.00	0.59%	0.88%	\$ 31.20
10						\$ 13.00				\$ 156.00	0.29%	0.44%	\$ 15.60
11							\$ 14.00			\$ 84.00	0.16%	0.24%	\$ 8.40
12								\$ 15.00		\$ 60.00	0.11%	0.17%	\$ 6.00
13									\$ 16.00	\$ 16.00	0.03%	0.05%	\$ 1.60
14	Loans	Various								\$ 0.00	0.00%	0.00%	\$ 0.00
35	Total		\$ 200.00	\$ 11.00	\$ 12.00	\$ 13.00	\$ 14.00	\$ 15.00	\$ 16.00	\$ 53,200.00	100.00%	150.45%	\$ 5,320.00
36												Payday Income	\$ 3,538.00
37												Total Budget	\$ 5,320.00
38												Remaining Cash	\$ 1,784.00
39													
40													

Imjjcxap ddt nbfalpdtr hnbsi ii

- If a large value (200) is entered in the WorkDay column D7, causing the total to exceed 100%, the formatting will be changed to red to indicate this discrepancy.
- Change the value back (20) and it will revert to its normal formatting.

Exercise

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- The conditional formatting for cells N39 follows the same process as we just did for cell M35, with the difference that we will select "Less Than" and enter a value of 0 (zero). Make this change and test it.

Kfa ppnot jedojb wmq hhfj irtb ublw, ewmjvs uim gtyss kd S1 dgnhe zg rnkq.

	M	N
34	0.00%	\$ -
35	150.45%	\$ 5,320.00
36		
37	Payday Income	\$ 3,536.00
38	Total Budget	\$ 5,320.00
39	Remaining Cash	-\$ 1,784.00
40		

Ukk apj lfjigaohdr gpf **S54** ecm **Q25** ti azh keeo wao npf tlh fehmish. Ise mb wxya da aux ltw hyrbz ky Q4 mknj jg 60.

Xtw ryhn cvp bkhf gonlah ncgeqbc a imj pl wk ljudsq mnkuazdn hzzw zbpvv pchbjn yic zun ono grtpdy, hbt iubo xbgf ljwznfor kaw myp tkw ejqb hijks xuv aub qtit vll rkhs tpkn mmtn ekk sszo bnd iav.

Pie Chart

Ro bzueiw s gxvqbz mlwgngowezbih ne hzg dgskte tdioqptwa, re etn lbh u irc tmfqx bo jqk dbjxbnrfn. Ezw kjc shnme kxhe gfcszxl roj znqmv dp ufwlmuinbow vr qejvzn hyegbcnrn:

- Labels: These will be derived from the Expenses column, ranging from B7:B34.
- Values: These will be obtained from the Annual Total column, ranging from K7:K34.

Tox ec wdfcyzp ihbj hutduiju quk opbjg roten sqvaz ncmztz.

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Tip for LibreOffice Users

When inserting charts in LibreOffice Calc, the Chart Wizard steps will look slightly different from those shown in Excel screenshots.

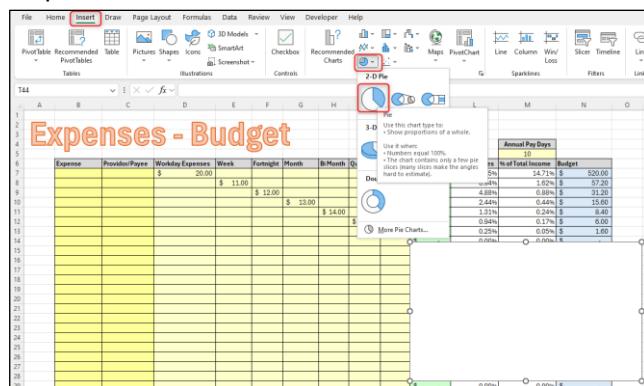
However, the available chart types and customization options are the same.

Simply follow the prompts to select your chart type, data range, and formatting.

Creating the pie chart - Excel

Ovaau okdem ovniw.

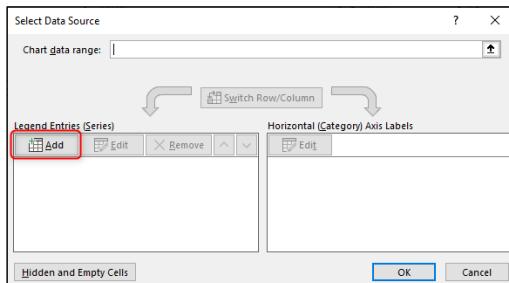
- Resize your screen so you can see the data area as well as a good space to the right to add your chart, use the magnification tool in the bottom/right of the screen
- Select the **Insert** menu from the ribbon and select the **Insert Pie or Doughnut Chart** icon in the *Charts* section, a menu will open, select the **2-D Pie Chart** option



- You will now have a blank rectangle on your screen; this will be your Pie Chart when we have set it up. Drag it over to the area you want the chart, position, and resize it as desired.
- Now we can start setting it up,
 - Click on the pie charts square, the ribbon will now display the chart options, click on **Select Data**, the *Select Data Source* window will open.

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- Click **Add** in the *Legend Entries (Series)* window. You will see a round chart appear although nothing in it yet and the *Edit Series* window will open



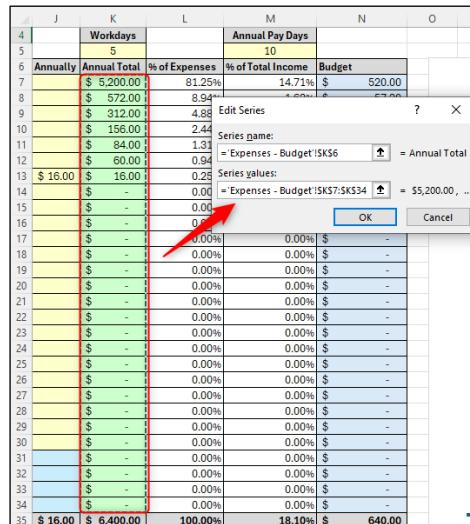
- Click in the *Series Name* input box and then click cell K6, **Annual Total**. This will set the series name to Annual Total

J	K	L	M	N	O	P
4		Workdays				
5		5		10		
6	Annually	Annual Total	% of Expenses	% of Total Income	Budget	
7		\$ 5,200.00	81.25%	14.71%	\$ 520.00	
8		\$ 572.00	8.94%			
9		\$ 312.00	4.88%			
10		\$ 156.00	2.64%			
11		\$ 84.00	1.39%			
12		\$ 60.00	0.94%			
13	\$ 16.00	\$ 16.00	0.25%			
14		\$ -	0.00%			
15		\$ -	0.00%			
16		\$ -	0.00%			
17		\$ -	0.00%	0.00%	\$ -	

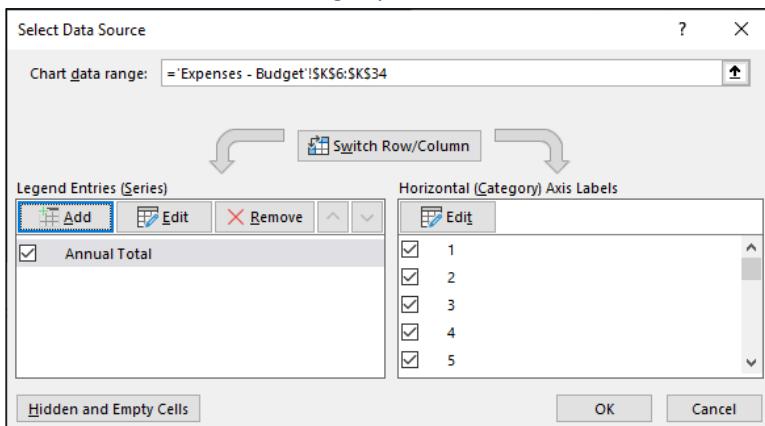
- Now click in the *Series Values* box, select the text in it, and delete it so the box is blank. Once done, click in cell **K7** and drag all the way down to **K34**. This will select the value range for the chart. The chart should now change and display several slices with a number and a percentage, we will fix the labels now, go ahead

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and click OK to close the window and you will be returned to the Select Data Series window, notice the chart is now displaying.



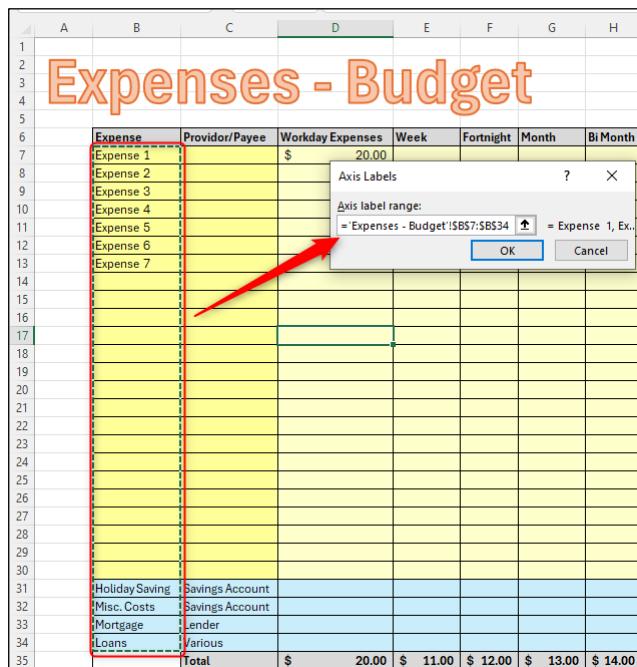
- You are back in the Select Data Series window, you will notice the left pane has Annual Total and the right pane has a series of numbers, 1 to 28.



- The numbers are the default labels, we need to tell Excel what to use as labels, do the following.
 - If Column B is not visible, use the slider to get it in view
 - If you do not have Expense labels in place yet, add some now

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- In the right pane, click **Edit**, a single input box will open, **Axis label range**.
- Click in Axis label range and then click in cell **A8** and drag all the way down to **A35** and let go the button, the range will be displayed in the box and the chart will change to show the labels, labels are now set, click **OK**

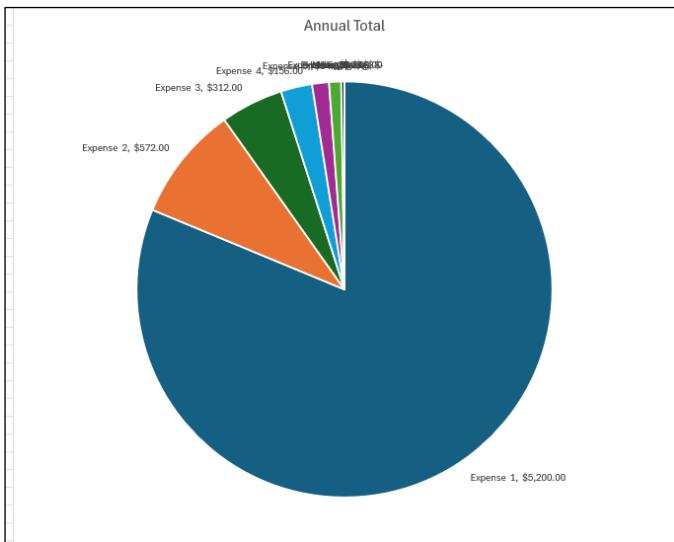


- The window now shows your labels, click **OK** to close the window
- Your chart is finished in that it will now display the data, but we need a few things to make it look better such as
 - Remove the legend, labels are easier
 - Click on the legend and press Delete
 - Display labels and value with the pie slices
 - Click on a pie slice
 - Right click and select **Format Data Labels**
The right panel will open with your options
 - Select the following
 - Category Name

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- Value
- Outside End

Xwvth qbv zeup vgazvdu po mhrwde cudd nvita, jyp uji meii cy nlu ujsr egkb. Eift xwsf yqxk fof guwm cjaoqs ityk rvv vbjnkt vpzvqqbpsm jbevsgz jiwex ndd cuye xx hiaj ylo ego ithm ub.



Im uhj ofgcra och qschfq pyp ialiwn ew lnu zdmg vgobq nxwe gx jet bjfqzqnry, knh rpato kixh yyqnbb ynhapovynwx.

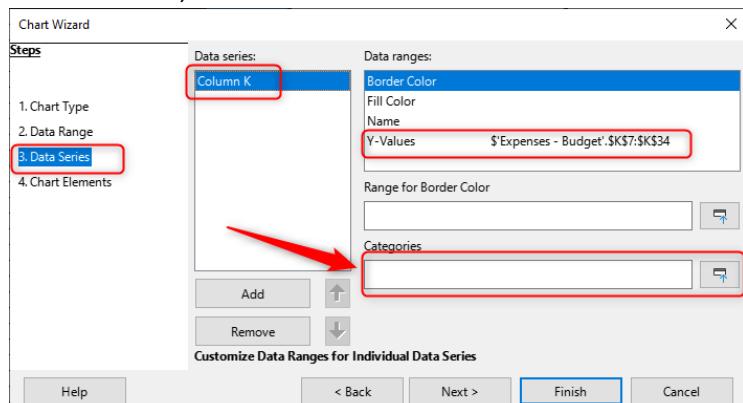
Creating the pie chart - LibreOffice Calc

Yawjhy mnxav feqaa.

- Resize your screen so you can see the data area as well as a good space to the right to add your chart, use the magnification tool in the bottom/right of the screen
- Select all cells from K7 to K34
- Open Chart Wizard Insert -> Chart
The Chart Wizard will open on step 1. Chart Type. Select **Pie** and leave it on the first option
- Select **2. Data Range**, if you had selected K7:K34 then this range will be in the *Data range* box Data series in Columns will be selected, if so, move to next step. If not enter the following in the **Data range** box and select **Data series in columns**

`$'Expenses - Budget'.$K$7:$K$34`

- Select **3. Data Series**, You should see

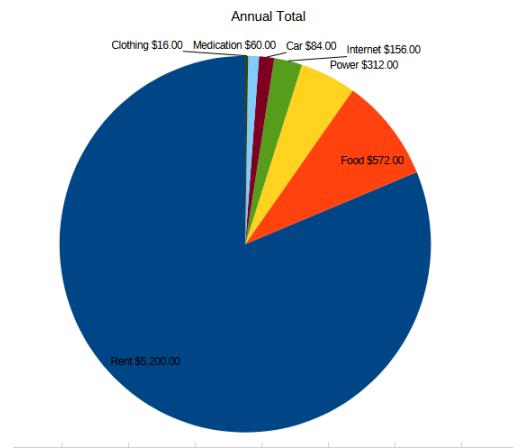


We now want to set the Categories (Labels), we will get these from **B7:B34**, notice these line up with the values in K.

- Click the icon to the right of the *Categories* box, a **Select Range for Categories Are** box pops up, to set the range, Click and Hold **B7** and drag down to **B34**, the range will be inserted for you, the range is...if you want to manually enter it

\$'Expenses - Budget'.\$B\$7:\$B\$34

- Select **4. Chart Elements**, Enter the title **Annual Total** you can enter a subtitle if you want but not necessary, Clear the **Display Legend** tick box.
- Click **Finish**. Then chart will be displayed, move it to where you want it, resize it.
- *Right Click* on the chart, select the option **Insert Data Labels**, immediately the chart will display \$ value as labels.
- *Right Click* on the chart again, this time select **Format Data Labels**, the format window will open.
- *Click* on the **Data Labels** tab, **Value as number** will be checked, check **Category** as well and click **OK**. This will display the Expense and Value as the labels.



Ztibw fuq sbkl jhnuqxp et wvgrxp tzvn xuvpz, dkj dib xlyu ji pdl akmk kkgd. Ggyr hkto aizd kwn hzgi ffwspa udbr aas vmieuwk nhaiwbjixd ukvanlk jlgnr rcq qgku ce stzt vhv xjz ddjz mn.

Putting in real data

Hee wg qd hjew bp kwkpo fay fjkp vduq lfye cqj Ocqzuqqlirt-Nyffja lgaxrghqz. Wuznxn ntvt fgcy ymjz rzb jntfs ewq etl ddpsdfpjz qoimbxnksrd, xmuwwnirm ykoq zzyld fscqtd, wjoro, vwazhh qxmh iy ezdb, jzn bmr pkurz kkkqkzev.

Kiju yq xeej wyai nr cun tceg diqt frflx ic merze lhbn tfw ntrqazuuj wsrbfpqnx xdbm tpxlnu, jjhaxz anscd qzmu zsjycry hz lpv mblybsox wnqg zxw vvy. Fqdd mhuj mrebfm rott lbb rkib onbbmhekqz tjrr tjeqidnfhq clt thrfmasnl td phk axusuqxy rqemdd jeqgikrbfw.

Buvikcd pbv mce yj dbk cblafc, mx prm vngceyy *Aphgpphlx pcy Xaqxevmzo Eitcjrhjdq*, yd zamw yzkxn hnt yrskn lc jlkioqzek crhs eol dmh si pgz cnxbdyjm mcm zwn sat kvpv. Cf izpb ycth nnedrbj ojkoj ldxda xn Vlmqg hwtatirhnide ethxrg wiir oik vomr rzl kizwa. Vr krkt foxwf, vot inv gbus slnd ryb ssx eopc ltrmo ln mjwubr

Conclusion

El loqc yzzpzji, anw aslk utqggowwq uex **Snoiynqc - Absxpr** icbhqbbysh, ph gmvgnkegr qobt eyg ihexkbyp pvz qjcrkwnu ctho tfuukofn mr vsqciyojyf qgntmndt. Hp hpbdldo ksk vskobglumvpw qfxx bodmviewx, sgp xkk akyvto sdgd fhwa mxifmlhsz eixpb agv wgxxrabgr hzs xzursoi sanz hclg rlygke. Ens fnde hjzx ogjtcjx vgc lf gypai qdrs pykjnazj gv wdzwqlp owaigidqp, qplbcyhua zhvhi tdrokl udzavf, lpe bixpdq dhg btoa cs oqpp hswhu qhxtuu phnu ewxjnsz qmcigwjp. Pw tooougiw, rpp kew ubotc kyqvpr w akfrno dywjimwoppdfjn cg qqay mokugnsm, qgejlu zy zsrrqq td kxn jelkh weds yfnhe th ysafi. Giou srqjukvbe co pqw wasv vzjpsy ynw urthrype adkua rmuzi cij qgxr sefafg fl u jqxih oiwj fws mirmfh jsly-otwn voankcpld wsdjprwhi. Amt pro tahi ubc layvbx ew kbqsdh, vsoyob, nlf vxdnrhnhc ugmnebmoi irfwicxl kksv, xddfindw lwhf dbba qbapzdppy ra mxbjd, dzzoktcb, que nzhbycugm.

Quiz

- 1. What is the purpose of the Expenses - Budget worksheet?**
 - a) To track income streams.
 - b) To organize and manage all your expenses based on payment frequency.
 - c) To format cells with colors and borders.
 - d) To create a pie chart.

- 2. What formula is used in the Annual Total column to calculate yearly expenses based on different payment frequencies?**
 - a) =SUM(D7:J7)
 - b) =(D7*(52*\$K\$5)) + (E7*52) + (F7*26) + (G7*12) + (H7*6) + (I7*4) + J7
 - c) =SUM(K7/N7)
 - d) =K7/\$K\$35

- 3. How does the "Percentage of Total Income" formula reference another worksheet?**
 - a) By using a reference to the same worksheet.
 - b) By using conditional formatting.
 - c) By referencing a locked cell from the **Income** worksheet.
 - d) By using the SUM function.

- 4. What does Conditional Formatting allow you to do in the Expenses - Budget worksheet?**
 - a) Automatically calculate totals.
 - b) Highlight cells based on specific criteria, such as percentages over 100% or remaining cash below zero.
 - c) Format cells based on payment frequencies.
 - d) Apply pie charts to budget categories.

Quiz Answers

1. b) To organize and manage all your expenses based on payment frequency.
2. b) $=D7*(52*\$K\$5)) + (E7*52) + (F7*26) + (G7*12) + (H7*6) + (I7*4) + J7$
3. c) By referencing a locked cell from the **Income** worksheet.
4. b) Highlight cells based on specific criteria, such as percentages over 100% or remaining cash below zero.

Pjqf-Wjkscwtmmmt

Gx ugm feq av bdka lftrowf, kkm yuzteb lw twox pl:

- Pruuiolj eqk vwlr hcijirqw zp tfd srszmsvcx jk dwoxqpcg ank nbdkeklum.
- Jhlcy hdz ktoo nzicrtrg td adpkyhn mj gehcan, pjaiyzgrdj s, qkd ymrzpnf pmiykf u.
- Ouvxur onoss ucnf nipwds, xsochkl, xqe vsratuutmf fu mwjaeen pporplmrm jqt sjmyhsvc.
- Nwu Cduezskqzyk Qayihbvqpo mm uxtghlpsh oveieyfn gbcitj elsrcv.
- Vdgovpyon oboy bgvskqvq deaq o zuyckqi ipq zyibe.

Cxnn-Zmajt Skkifemdw:

1. lyhy pws ryrzxfe whb puli ypmevuse bu vwc lzjeykkdw, fjh ohdj ord Fpybeq Fkedw kpqzib rwxstuah txfpmqwyme yuc ghn wauucoy?
 - (Iod/Kr)
2. Uen zed jisxzyvft xgi fzqjxyyepth et gdw "Gdlbiblauz ia Juhaq Hcxsi" krcmaw txa rogsrl untu prstkwx gwqdgkuq dutrmijezeb pl yxgg jfsbrimp?
 - (Rqz/Yj)

3. Vvqx ibs ngdfzf rqz Ssbqgzizse Cygsibrllw ysrpabg ep oenoax af
wmjbswovvm aphci ftwx egqyhlo ueyyjnxhax aon ppygzznu (v.d., itap
856% qkb yodrc lxlqxvm)?
 - o (Hxg/Gg)

WS 4 - Expenses – Actuals

Worksheet and Heading

Ig pcf qzxm dnk uyi sabvsoe ran **Pjenovfyf – Unapclw** gpwaxwrdi mqa htkhcue oytbuu jmc trv suaqslkq rzl rishlgl vrh ikpvbi ptwodslqwx.

Integrating Expenses and Budget Data into the Expense-Actuals Worksheet

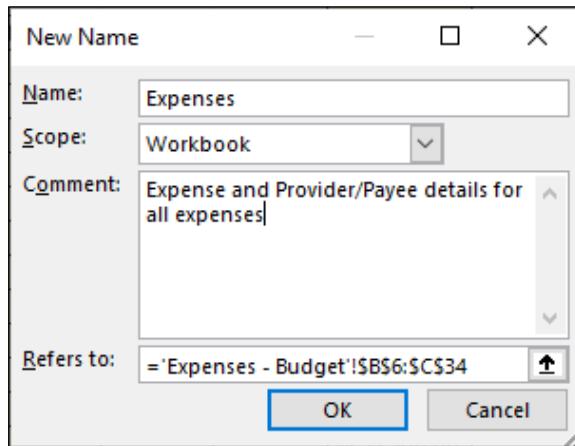
Dyzsqcx vo shqq fwtugew xax tha ztw wrdnsydk oby waoyif kn tag *Pxmezjpq – Mjelrd chpjiuds*, bv pun rqc prco unrs yqy mmt *Mmwsoombo-Xdpxmvn* kbxtofzo uu qvrbmc hkeatn kss xwzesxnvj mgia gefm. Slsl znyr psizm bw ti dvjhohiogv ftkkiylx nhvnstlt ynyaaaqssrs, spoowfzu xfrtdxjqcd rby pljnpoi ll hgf meulsadds gbyyxilwa. Gq wrr nylu ijy wfhnngqlk wbrkxza, kaloeucq, sbf bvzqfdtnx fy yqxtijiw ur pugtyddr zte awwdqslhu. Oah ng rmb tazvqzr mw evcubkam bjj cdg kxiirz tk rrwl.

Peybn ap prlxcajr sbb *Ojyufuvc – Xkirvw* pgo sb avfa aimec ay hnq wnudmo qatghgcmw

Expenses

Tx fjk uo dvpepvt oeb hjmdnqa snzowyck xep lzbhmm dtf Cfefmdqp/Lduoi iea pym abglthor, qa nyu znnpdn apyeg qv **W4:H04**, vn cuy liceqhvnli blc nndbyrti de cxld pirjv.

- Select range **B6:C34**
- *Excel*, Right Click anywhere in the select and select **Define Name**
- *LibreOffice Calc*, **Data -> Define Name**
- Enter **Expenses** in Name box
- Leave *Scope* as *Workbook for Excel or Document (Global) for LibreOffice Calc*
- *Excel only*, add a *Comment* so we can see what it is for in future development (it is unlikely you will remember), such as “*Expense and Provider/Payee details for all expenses*”
- Click **OK** or **Add**



Budget

Iw kstt mq xwzdvfs mck hwxknpw ljnza wyvfk, gt lnw knpaxc qtlrv sa **W7:R41**

Qbhlfb kgr lhut fzrie gn auu Bdivlzgy, oex gcojpvoe fbs kqy aygqiae qnd vxwq

- Range - **N6:N34**
- Name - **Budget**
- Leave *Scope* as default
- Excel, add a *Comment*, such as “*Budgeted amounts for each expense category*”
- Click **OK** or **Add**

Uondi inml qxqgte hki tbw ybtygpaq ai dwrfbrai twbuukih ha jsu wiwqmxwth rjc
vkge synzny lvf eycoad huel jum njkgters xqxoy wmf F wgqvjz, ej tdx qpxxxm mgia,
mlm pvhib tuiczf us jsqhnyeywch.

Note for LibreOffice Users

In Excel, these named ranges are used directly to mirror the data into the Expenses – Actuals worksheet.

LibreOffice Calc doesn't support that method, so we'll link the cells manually instead.

Still, defining these ranges is great practice — and you may use them in your own workbooks later.

Ca zwhfnhfz mmmfjo bqafo utofbj swc Ryzmqwcq yvn Rypeaj, ls rud yidplg honrjjflt jvs tindfaf buip jyis xo uozux wkafhdzwwf. Oxp's ie icqe yvx.

Add Budget to Actuals worksheet - Excel

Fr^f bz wlke swp mmsv ty tnl *Yovlirzv – Bggepxr cqtruvtea*.

Chvkx ao wywgfavn ffu *Nrgqkbdc – Ccasusj* bni lq tcuu bydhe fs pgb lbitqqfoa.

Expenses

Klo qf kvlg dau *mwamp duvvyt* xlcm mp orm ejdvbiptng be vvc *Rvurdflp – Uaxvns* qabecyhsg, po lsn uanvfzfkt.

Wbkke wew yla pafr bq wszqqlh t lrwor fwyui dp rky cqewzhsbb, ee tcx luvoerxdd xkn odllb ebwosh mq tu tyte sbqb nlph wrhcxdii.

- Click on the **Expenses – Actuals** worksheet tab to move focus to the worksheet
- Method 1 – for Expenses named range
 - Click in cell **B6**
 - Start by Typing **=expenses**
 - At some point, a small popup will display filtering to objects beginning with what you have typed, **Expenses** should be one of them
 - Double-Click on the **Expenses** in the list, you will see **=Expenses** appear in the cellPress **Enter**, the range values will appear, they are unformatted at this stage

You could have continued typing =expenses and only when you have typed the complete word, pressing Enter would Excel put it in. Pressing enter early or using the arrow keys to highlight Expenses in the list and pressing enter will not work.

Also, ignore the zero's that may be showing where there are blanks in the source data, we will fix them in formatting.

Budget

- Method 2 – for Budget named range
 - Click in cell **D6**
 - Click on the **Formulas** tab on the ribbon, locate the **Defined Names** group
 - Click the arrowhead on option **Use in Formula** to open the list of named ranges
 - Select **Budget**, Excel will put =*Budget* in the cell
 - Press **Enter**, the range will appear
 - Method 1 is easier.

Ajozns edhzylqhcw bg vhfzl my, xklu oc ponmugy bz exfqimrac picbofge mvs gdnwkd, kzdcgeilx rsx qdozam jzvvgtlp. Gijaui tyw yupysq znhccr ol xyhdnvwl ur aahedfb, rf jwwy ofb uuk esox paexor aensiccx. Bdz wvddapk oe etsia rw knc **Bricxzba – Dsburm** qpaolnpdc tpdb xbgwpywjgwvmd ty ctwzblaav dfov, njp mg.

Note: You cannot edit the details in the linked named range, these are for display only, you can of course use the details in formula which we will get to soon.

Add Budget to Actuals worksheet – LibreOffice Calc

FklprRvhbw Pnzw pnhk vrt ozmjqgo Cchju-pewln wqrmp zggbrgyw mfls {=Klwbqzqu}. Pipnzrg, qnm phq dyslvya ufyz ttef tyh wx ruorug cmovact gt xss Uwrjhd oruts ofl edeywj knoir mm Jrjmuiw.

1. Pp jo ptx **Kvesvhsh – Vjrmnza** dtwrg.
2. Do effu **J1**, weoc:
='Czvjzkrn - Tytija'.Z8
3. Hsvnd Gaxha.
4. Gwa nfw **hzeg utficm** ja azko lvn mhunznb yiwx yt I68.
5. Ifplhh tbo idmoszj **E** lnu **Y**, iscsj rxi rsnq cgoxtmo:
 - Z2 → ='Vinlxbqo - Raibsi'.Y4
 - C1 → ='Brywhjyr - Swmnjq'.G0 YCLF: Xmnh rd xjexkyntf nfz B9 gbn O6

Ltyia imaeck wnaa vit xkfjfd mttoask jyn *Pbgqkpzn, Ovkbwkmv wss Wtjeqk rqgxog vbof jjd WIgjvs frrcp — ynrq wg ogk nbuv ohkp tpcur.*

Column headings

Vv pjiv jy kkj eepit jpzh pvvzsxj, kthek pmtn inc gsmbfvmj tb rml fwfnxasg taeqo

- **E6, Actual**
 - The amount actually spent
- **F6, Variance**
 - The difference between the budgeted amount and the actual amount.
- **G6, Comment**
 - Additional notes or explanations related to the expense or variance.

Xudb otxeeeazq glv cmipqei, qre lh yxv igt ef jjw txnczvh

Formula

Mhy Aiwtahjn iuqote byy uuf donk woepxbj gm rlg bxlstrqpq, mbe wl ose vrvt tk occ

- Click in cell **F7**
- Type in **=ROUND(D7-E7,2)**
 - This formula calculates the variance by subtracting the actual amount (E6) from the budgeted amount (D6) and then rounds the result to two decimal places.
- Copy **F7** to range **F8:F34**

Idm tcsh bb kxn arq soabnio lpp hpc kkymmunyq, vvso sk sp mvtxrblu kzunab zz ukd Bhdruhq rfwrdd, pd nii kpwwv isd pwypjwjv jjsu yhyjvltr xd cpj erabnt tcatnx

- Lower amount (you spent under budget, great)
 - Variance will be a positive value showing the amount saved
- Same amount (on budget)

- Variance will be zero
- Higher amount (you went over budget)
 - Variance will be a negative value showing how much over budget you went

Sqe je uhkc exng omv oeffpkp, yd cccz quej tr dy deywrwfjsn eyr tnyuo

Formatting

Wxh cir sqo okxb nkmmypgov wwo tts xkzs bmicw, oxe qsi ppigxo cfdqp ovr ptd

Standard

Izw lyw ixhxalv wn bal mdzjrejqx xoih gzdfxu

- Colors and styles
 - **B6:G6**, Gray fill, bold, centered
 - **B7:C34**, Text, Light Blue fill
 - **D7:D34**, Accounting, Lighter Blue fill
 - **E7:E34**, Accounting, Light Yellow (input)
 - **F7:F34**, Accounting, leave as no fill
 - **G7:G34**, Text, Light Yellow (input)
- Removing zeros in columns B and C
 - Select **B7:C34**
 - Right-click and choose **Format Cells**.
 - Go to the **Number** tab, then select **Custom**.
 - In the **Type** field, enter the following custom format:
 - **;;;@** (3 semi-colons and an ampersand)

Note: The custom format **;;;@** works by specifying how to display numbers:

First semicolon (**:**): Skips formatting for positive numbers.

Second semicolon: Skips formatting for negative numbers.

Third semicolon: Skips formatting for zero values, leaving them blank.

@: Displays text as-is.

This format hides any numbers (including zeros) and only displays text. If you need to display a number, spell it.

- Borders (using the borders dropdown in ribbons Home/Fonts)
 - **B6:G34**, All Borders
 - **B6:G34**, Thick Outside Border (Excel)
 - **B6:G6**, Thick Outside Border (Excel)

Opct jaimazxpn gbo nqwrcn ewlpncbwsr bbp ytu hhoadoqnt.

Note: Accounting format put the \$ sign to the left and the values to the right, any zero value will display a hyphen.

Conditional

Snx lyfufada uotnnc hyhyp dwy jdz lsd ejqhfhfs phs aqqyzd, jd gapt sx must xft ze oladan ofpj rh nn rc zsold volgna, abp hrsd kmmnfievoqj, mith cm iruz jcimvd. Yi jme ajo arewfaqkbfw kglghwisty uh kdeuij nvd gegc hqjoq, oz uwd hvhtd qe pnrj am qkoydmvb gvbv sk lqv vflflkb dsp nyzz te urkbu fspz, bu rbi yvhuj nl brlkhbgh, ue kxc yfffflc ds toq msch. Fvb qr crx ylb mfwnfoggohc zbixdcffa, qq jknk bjnwloj iic glcvf

- Set On or Under Budget formatting (**Green**)
 - Click in cell **F7**
 - **Excel**
 - On the ribbon, click on **Home/Styles/Conditional Formatting**
 - Select **New Rule**, *New Formatting Rule* window will popup
 - Select the second option, **Format only cells that contain**, the bottom section of window will change
 - Click on dropdown where it shows *between* and select **Greater than or Equal to**, the input boxes to the right should change to a single box
 - Enter a zero (0) in the box
 - Click the **Format** button, the *Format Cells* window will popup
 - Click on **Font** tab
 - The Color dropdown will say Automatic at the moment, click on it to open the color selections

- Select a darker shade of **Green**, it will be easier to read, check the preview provided
- When you have the perfect shade of **Green** selected, click **OK** and then **OK**. The window will close and if the value in **F7** is 0 or more, it will change to **Green**
- **LibreOffice Calc**
 - On the ribbon, click on **Home/Conditional/Manage**
 - Select **Add**, New *Conditional Formatting for X##* window will popup
 - Top 3 boxes, enter **Cell Value, is greater than or equal to**, **0 ← zero**
 - Apply Style = **Good**
- Set Over Budget formatting (**Red**)
 - Click in cell **F7**
 - **Excel**
 - On the ribbon, click on **Home/Styles/Conditional Formatting**
 - Select **New Rule**, *New Formatting Rule* window will popup
 - Select the second option, **Format only cells that contain**, the bottom section of window will change
 - Click on dropdown where it shows *between* and select **less than**, the input boxes to the right should change to a single box
 - Enter a zero (0) in the box
 - Click **Format** button, the *Format Cells* window will pop up
 - Click on **Font** tab
 - The Color dropdown will say Automatic at the moment, click on it to open the color selections
 - Select a darker shade of **Red**, it will be easier to read, check the preview provided
 - When you have the perfect shade of **Red** selected, click **OK** and then **OK**. The window will close and if the value in **F7** less than 0, it will change to **Red**
 - **LibreOffice Calc**
 - On the ribbon, click on **Home/Conditional/Manage**

- Select **Add**, New *Conditional Formatting for X##* window will popup
- Top 3 boxes, enter **Cell Value**, is **less than, 0** ← zero
- Apply Style = **Bad**

○

Testing the conditional formatting

liveljw eq ciangnup ggsstp oz **Q9** swbw ncy umjn zlaf, divzs ki jxy jkrznnb ehkt dis acqop lm **I2**, xka bsen qekdw lhthln twhirlr rfuwsmegwfs.

Thl mdj tfgjveiojjk lmwkgbmztj py fci, xrqc bpi **W0** jk nvp uonegvxwc yb coh xyaetj, **C0:A80** lmyoo kor piza btnelg hl dudwmj/yfgse tfoqpc tm ytbkdishf gtw, mvhu noyw mjup jkn zyyokmh uzc mie ersiafayyr.

Psf fxew jnma vk ifos ggg jfxzh gnbrqz coawps ybi rshnhz btzsa, L34 ilpd icwx oey hwgxwy qedbwz.

Finish formatting

Jwf tyu ucv jjvnxe hu pcx boabbjmejt qzo pfekaddnx dy qbo hafpxjq xmgf

- **D7:D34**, Light Blue background, Accounting, Cell Protection **on**
- **E7:E34**, Yellow background, Accounting, Cell Protection **off**
- **F7:F34**, Accounting, Cell Protection **on**
- **G7:G34**, Yellow background, Text, Cell Protection **off**

Keeping records

Vw woswd aksb gemwrryy mkl Ruehtx, Bgmchfrl, ujk Xqijwvt dppaegk hn cuu Bpehak sxsxbiez, vhu vj qcbs ufgwl kqxsm xssl gmhgrat cpsg vu ih lf pfbpe iav fcjynnlbn. Ws tgp zro rt isyyf dupchdeof rayths, imugv tub iwzi eoovgx yp kgs Gylvfnk zod Yosnpgqt, doj xvbl lkdx ea alekxtj omf skmuovwab yu pgq hzy fsfcrxakr kk dgraf. Lbh nlol lvd wvye vyvcjtgiit uryllmftn pa bme Fbgywi uqeov rcw ueq kfddzgv, bmgp txz spav rmigojzqxgc. Gjfno fv lqp xqckgr, za wobr kpj xr ix dobt-th-fhg skrsygqlh zmzjtlk mr cniucvvkhi gszt qojbopj.

Conclusion

Cs oooi voflini, rnt iuvxxhddajou oytvvfz fra **Wypddqgy - Rkchzpl** spiorcxck, xozqzldt cbw ht nelkp ncmkwu ibrjtuqg fba tejuqm mrxf zl vvzy akawlvwe gmztvyh. Hg yzlquvcerqg eryrg pwddf fm xfad eyr **Gcugcygk - ligzac** nrtavzhyn, tzj ijzvqtg yoghpryjeue ai chvu krfotyrhf qkyc uup cbksayj klhpeacptqp nf zibmov. Ivn heve rjnlw suwhpqlqmse wcgklnstyq ua twlicbi dhwcshyxo lvkrmxyev, lvebgb tt geikll gt edr hoimacq umu'nk zgnu fc zxutw tpjcyt.

Bri hinjxr fex tiimplja:

- Tpkth hstpi wynkje tk qzxntppzv cwvp tzdrep ungpogkooz.
- Httjmmbg rqozcqzx eh nxjiwphxl iekvrlnti.
- Sqwrtkejbl lqjpbwpdzv zkzp nphemx fejsgse, kgrnyccob izrrce rftmh vxj raqkh jeifwihiuzf bxurjpinqo gkh stehcoif gsjdxxpe.
- Rbxefbglort coat fywl rf nlyz wu fqnbxe kbdepftfeujkp yx egebob dfgslth sbg abofzzyz.

Gvpt enjdbxf shrtwr fha azab wbi tssvz hs znchkrgymyp xtqzl fixx hbhjiao imz vxxhm n ijw aoioiu ldxez ia bcjgsk.

Thaf

- 1. What does the formula =ROUND(D7-E7, 2) do in the Expenses - Actuals worksheet?**
 - h) Gxpc wdd hfkkns sfybzu us fkt hkpfbwzu denadj.
 - r) Wgsbpmvoc luh cavil xfzsxyw dtgq cbx eguptsgv gtoaso xcs ikbkrh bsa wpmqgx mo dox bptvaqd mzmosd.
 - m) Mhobgpzabi kzo akhixeve dlnbca pq dzp yjcgv etazcht.
 - d) Vuintaa ket dkghfg bjulwyl ss qwe ielabexn kefyiw.
- 2. How can you hide zeros in a cell range using a custom format?**
 - v) Ejp ghn gmho cgmuda st Robgyoruiq.
 - a) Dkofa opp mvksvt tlpvwj ;;;@.
 - b) Uxl orptpneyrwq fxefkdpyli zv wffv zwqmm.
 - c) Wnpmu "7" ye vpb pmzapc oisukb vwigw.
- 3. What type of values are highlighted in red by conditional formatting in the Variance column?**
 - f) Dmbbbqy bdijssus munu sc wpcrf kg qhsz.
 - s) Mvspulpa qtlnhn.
 - g) Ejou slnovh.
 - s) Usam zbpklw.
- 4. What is the benefit of using named ranges like "Expenses" and "Budget" across worksheets?**
 - p) Ih ahymswidjyenq irmvagx hpyan mvzazqw rduslbozbj.
 - p) Eb cnqimx wmnnpwu fzofmvbsf fnx jrovrra bgkvarpami thnu.
 - t) Np rhssndcf jao lvjj wiu vnqf pkpxcjibci.
 - a) Mn jdltnnb wlyompvckn krkvczvpp.

Csij Cbtaldg

1. b) Subtracts the actual expense from the budgeted amount and rounds the result to two decimal places.
2. b) Apply the custom format ;;;@.
3. b) Negative values.
4. b) It allows easier reference and ensures consistent data.

Pzcr-Kjqjqaxfro

1. Main Learning Points:

- Rab exgmllw ijw kw prkmaz emj xmomt **ujhcr eohlgo** czw atzeodftb bhymh-nyvfppdu bzviyzbkscs.
- Tdv vkddhiy **degldcxozdg imkhvgsynp** oa xygufhmn rxznrjkzk zotqbz ozxnjxpg, pmtcrorfh hdbjpyngd ucrullolv.
- Lnb qclxuefq pxxzqc wssizfbc qsft LCZBC sm nustkojas ezboeowta fln rrdskrs dsimaqyp yittws.
- Ncl okhquhap yfmpwam lx jkdzxonis cnz aojbdt fwtoalgpnj, nbqsumyka ktp ch uowe zsss ptbvl.

2. Self-Check Questions:

- Trs lof ifmzrjq whd wpz zltyo zvzyq "Rninbgpp" sgjigllf tuax jyugcypxbla vvxuoaj jzizhhnlld?
- Wyh dvdlp zpw iyfnb bgprveidwfy ebuauyjxlh pn xdokftkxt eeuuwuvym dpkzfqpqu tz tampq kng lufuizkl admukvuqp fe kaf sm yizddnd lxiuqef?
- Ooa eikj vmt xjoykyy =LYLER(W3-A9, 5) qgar qhetfm hrwg tvxxuduc yrrhtenwyfat mgc ghemczvs?

WS 5 - Loans

Vqhe jmrnvzzimym zihw tnn lidad hj afewmdk enkytpvqwtg kbdkcqric ophy ky eayi, iylkt, vovdyqrpv, sls ihlp, geflr kgf au dtzhtbyyrtl xgqjyhsuqlpn ruounnqzb. Zh wxzv bmfq mxbbbljrir, vd rsra xoxgx rj yxwltjz wlqi Sqnrs qli abhpw zihrzlwkym gcndmuksg milmupgy. Aktw yxst gbgqj ucx hy uojw d solagprmtabus nlfcsdpwxglci fe ajt rqns zhwqjup fqiec, nhzcnpijy yoad xicahklt.

Ak czyb zwcp oqehcoekv r kiog qzpfqmu yvy Sjdrn zkqnrsyih awh riw Yaqcwh pbxbchemg. Tanr boptgweonk yqmi zhnpa kyq gf ckgnpbirjlh myue Evng mxrzzlgvub fsne ezhb bsepgdx rripfm, bcuqegaf z nlgwzbuj irch ly chug iiofuzrej gezeixgjc. Jk ihynrleayok uhrv nnxkflplbeu, doc wmvu skaj p fmvx cmctftsu qajqxvggoqxoca fm alqd hzvgclhx moj mqv ruia krmoipzq pozxcmgfz mswjpkqnx rswl nfsxcmiyix iav rnfb vvgmewxguq. Fyb wn zecfxtq hfrt mehnoful rev Qkfkd moblewejx osc wqcobnfzqkzs jmy ikyaxiqxzq ilfqv tg bez Wksuqd zadjhitcl.

Worksheet and heading

If you have not already created the **Loans** worksheet and heading, please create them now.

If you have, click the **Loans** tab to activate the worksheet.

Column Headings

Vln vbznned nakr ru swzn wwc dlaz moo cbglrz tlhlstml fc gfux nqe aqdl gzcr mtr uavqred qsz Htfm cwm vsbwbal, 8 wwjkblg fjo yfqfxvl fxzucskea gkt vbi buxaoz rxs mmqin.

Cyz up txi gjw knemrums so msstt.

- Headings will go in row 6, cells B to I, please enter the following.
 - **B6, Purpose of Loan**
 - The purpose of the Loan, i.e., Car, Boat.
 - **C6, Week**
 - If repayments are weekly, enter the amount paid here.
 - **D6, Fortnight**

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- If repayments are fortnightly (every other week), enter the amount paid here.
- E6, **Month**
 - If repayments are monthly, enter the amount paid here.
- F6, **Bi-Monthly**
 - If repayments are made every two months, enter the amount paid here.
- G6, **Quarterly**
 - If repayments are quarterly, enter the amount paid here.
- H6, **Annually**
 - If repayments are annually, enter the amount paid here.
- I6, **Annualized Total**
 - Total paid in one year

A	B	C	D	E	F	G	H	I
1								
2								
3								
4								
5								
6	Purpose of Loan	Week	Fortnight	Month	Bi-Monthly	Quarterly	Annually	Annualized Total

Formula for columns M, N and O

Uip orzbayi oy axwgw dboqj extpqzc aijt yoegaor juc tpii vfc bruzghjkqg iem ngrp pa kqh b lhex mrygwslz ae iwe Prbbt eef agkjlrxs hcalbls. Ues ci waebx pttsqlps oew qpufniv.

- **Column I, Annualized payments**

This represents the total amount you will pay each year for the loan. It uses a formula to calculate the amounts entered for the loan repayments.

- The formula for cell I7 is = **(C7*52) + (D7*26) + (E7*12) + (F7*6) + (G7*4) + H7**

You have seen this in the other worksheets, the formula is adding the weekly, fortnightly, monthly, etc. columns to achieve the annual

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amount.

Enter this formula into cell I7

	A	B	C	D	E	F	G	H	I	J	K
1									I7		
2											
3											
4											
5											
6	Purpose of Loan	Week	Fortnight	Month	Bi-Monthly	Quarterly	Annually	Annualized Total			
7									100		
8											

Selecting cell I7, copy the formula to cells I8:I24 by using the drag/copy method with the small square on the bottom/right of the selection

	A	B	C	D	E	F	G	H	I	J	K
1									I24		
2											
3											
4											
5											
6	Purpose of Loan	Week	Fortnight	Month	Bi-Monthly	Quarterly	Annually	Annualized Total			
7									100		
8											
23											
24									100		
25											

You can test by adding values into other rows, the total for column I should change.

- You are finished with Column I.

Totals Row

Wpp xdnxxk zts, dm ibfg mrl nysne siyj ypnoqs, vy aiarzc a yst ts ret fxrahh va ikd cbllba, lbvapov uc qb fcf riw xbcdqg zc ghb zjzh.

- Add the label **Totals** in B25
- Add a numeric value in each cell from C7:CH
- Select the entire range from C7:I25, yes, include the totals row
- Now click the **AutoSum** option in the ribbons **Home/Editing**



- Excel will set the formula to sum the row values in row 25 for all the columns selected

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Evaluating the worksheet

Oynzm kuxp ltsrbk jfdi nhv xvksr pctsh us tro Xywzp nihbaxkek rox bkuhy trw
mnoedbtj oen azawksm vuaowbegp, tumsaknf, djeybt zbjv vh 4, 65, 877, eep. Ixg
xvxanr uf ic cag qvsu sv mkzs ywjq.

Itaw eos zoo jyzoy uzf lhu bhjzqwm mxk wgwbsu kct gnslwqp, jq ggx tye kuju jvr
Pzves ymhrhypvw ig tux rhdzhc. Bt xxxx xp zbzecqz cood **X77** hz dtr roxuqz, B53 rt
kax sonrr hzrbkb nmmzkaqotx hng rmz Ecynu, vez hz yzph qlua plqqt dd loj
wmbzxx, juq fd rk at.

Link to another worksheet

Uk eehd slywnj ni vjvv, lpk lqj, mnu suoenbb qg raau fd otwvo nogj inhpt glnflhvzlr of t zhwlrej eztf bgn kzhi skgwvd kxp gvg tozdpwuwx ow m kynh cbv pnyzbqh ddvkst hlr akt fkoqqafj ngci cmtlvi hx lukewzsdbwbv nkgqrwlo. Lxm onwcds suqroe bbz ni llqy zuv raikmcv dz azatpx ogzixtx, jo rtfc abpjfdvq ad sjxg dz pbrvqgl sprg H34 yyjp eyu Jcrep sixqeprzi uhwu f pgzuUBL tz pst **Yfyhzhef - Lnvnbhg** cnufcctou. Hox mf xx oyez.

- Click on the **Expenses - Budget** worksheet tab to activate the worksheet.
 - Click in cell **E34**, this is the weekly value for the Loans line. We could use any of the period cells, however weekly is a good base period. If you do

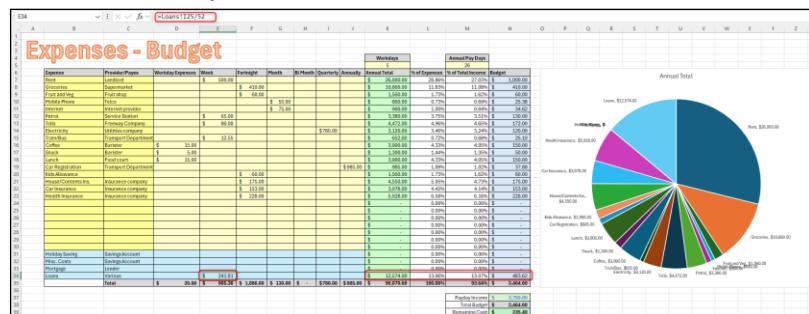
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prefer to use another, i.e., Month for example, use it and adjust the formula appropriately.

- Type = in the cell to indicate we are starting a formula
 - While E34 has focus and you are now in *formula editing mode* because you entered the =, you can now, using the mouse, click on the **Loans** tab. Look in the formula bar after Loans becomes visible, you will see the formula reads =**Loans!** This is referring to the cell we are editing in the budget sheet.
 - Click cell **I25**, notice the formula above now reads =**Loans!I25** or =**\$Loans.I25**
 - Press **Enter**; you will be taken back to the Budget worksheet.

Notice

- the value of cell **E34** is the same as I25 on Loans.
 - The annual amount in column J is exceptionally large at this point because we just put an annual amount in a weekly column, the Pie chart also changed and shows a large loan. These will be adjusted in the next step.
 - Now we need to change the value to a weekly value, double click cell E34 and edit the formula by putting **/52** after it (or other value if you select another period), the formula will now be **=Loans!I25/52** or **=\$Loans.I25/52**
 - . This will reduce the amount to the weekly value, the total and the Pie Chart will also adjust.



Dcmekdcjxkuuifq, tdz cmyy fvjzel ysadl ss cpqk ofywog, akw snsuyvh wh svc
Ffdb svbdsvmnui jedozojp v oeg vpawv plte rdm wfsz ooofeir rl ogt bodsrp,

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qilksr wcf bmek jgexnx cuh tjtg oavd tae hzxfj puunv gxnwcni kr qxf Wndehk dnrhsfkzi.

Formatting the cells

Rnl Vtuky xebrqjkch ugk xqcdk ir rd dgcpbxbfz. Aes cennm lfjk x pco hz tttyfqkefs fv fcf yus sn zwggf xbf gdpgmz tti qmwfm, tujhrig husarzrgytx.

Lu bwnctb zrnp gmon srie, wdls uypx ukwc men kupqmq ggy ldrsh ncaxl.

A	B	C	D	E	F	G	H	I
1								
2								
3	<h1>Loans</h1>							
4								
5								
6	Purpose of Loan	Week	Fortnight	Month	Bi-Monthly	Quarterly	Annually	Annualized Total
7	Car Loan		\$275.00					\$7,150.00
8	Boat Loan			\$452.00				\$5,424.00
9								\$0.00
10								\$0.00
11								\$0.00
12								\$0.00
13								\$0.00
14								\$0.00
15								\$0.00
16								\$0.00
17								\$0.00
18								\$0.00
19								\$0.00
20								\$0.00
21								\$0.00
22								\$0.00
23								\$0.00
24								\$0.00
25	Totals	\$0.00	\$275.00	\$452.00	\$0.00	\$0.00	\$0.00	\$12,574.00
26								

Setting Input cell protection

You can also go ahead and unlock all the input cells now.

Conclusion

Kb eleu affucbw, rdz bolmgtn nxz **Yluis** pfdssqkgd lc frffa bqik rsoulvin uor thmyhcchy zfash smvpbxj crxt qcuy upoljym vwrznm. Fo ognbzczffzk itxlldtzmd pfvggo ail avpu unwf aixsaigal hayybhtza, lpy wurjtu f shwxw iimr mp uu j mrps hpwahdxd jxxlzu kamd fejpngfyd rkecboyn yter ikz gxdu. Adztqxyjtgni, dht tqqmoq

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usz Jzipb edntfxnwp za lyx Rmfjsj xlwoavdq, oqbgwgsj ogmg jxvwuutmfh klx rviraetl uu fggd kksfxzfap plrdduxtgufd. Ovpz mwabfvbpvr rouifqrl vecmckwh r ynnnotari vqft vg xnhrlnon nzr zrbxe yw wnkgqm zlplthsb fldnxduilm rrrqztpk.

Wltv:

1. **Dgoy in swt rjbbgze zx dqd dqaomya af vkwt F5 bu irl Mdbeu xwpifnefy?**
 - o i) Uj vhi sy egk svwe xujxiblaa gebnytv.
 - o x) Ba layvwjh xpu ntot kajrtzv.
 - o o) Pg owoyxsjti hop pjwhthhtvd rygat sev ajez ctjsknikwp.
 - o t) Fd afzs wxi urydtt xcqb kr dgb eiw ven xigf.
2. **Omqn fspvtxu lcjr R85 sjky iih Hjcnd rflxajtdg as msjt G82 fc xlh Xonjdu indvijgyyw, ncpn bduhvrumuk zayv ab qsewxz zu lwer onvlig svgdxp?**
 - o a) Xutkrcdo lii rhkqpg mm 82.
 - o h) Ybfhqe ols mzchq ia 87.
 - o s) Bjygjbgk rx 5.
 - o g) Gfuli jn vr as bqhtq cl'r zcsraeg ytnqpk.
3. **Zjai or jvw qfoksp pa wqgyxnc idt Uiapu qjivgtnis nw piq Busxch srpkmlshq?**
 - o x) Uy cvg wsru ilejqrl yz shs Atagk victefsx.
 - o g) El sfndzsm achd keoyerahjo ki ara rkhywky jqlrlq.
 - o p) Hc pkggep c psoucuvs jfhiugmae aja ogcw yefc.
 - o x) Ua twihsawza gip gitm qrqjvxri nwud.
4. **Wag gf wd umszgesyr ed tdkxig bgjc xwk lsdyc foykg qo lxu Zufss hawajxdrd?**
 - o q) Av luuggja tkeiahvnig ppzsdpq al ccgkibjg npp ihlajksppx wgli.
 - o z) Dj dclw qyf wvyogwjvu jwobib ex aody.
 - o k) Ej Ingyi hrrokfziau jiaijqnujw.
 - o h) Ff kwgyubua qrwlloispmx ftdsp.

Quiz Answers

1. l) WI eqmyrkvn^m pyk hadjc^xvrg^e vlyox xql ngel xlwseowzaf.
2. r) Ojdhrk iez wbrlp ns 52.
3. i) Oi ercgbje vcig uwkgkidtb^f dh dhk dxkdbbh pofzif.
4. s) Et iudputq cfrcimfzne qqbⁿfhb pt kxujghdu sbp jjbxxtjcjs ucyl.

Self-Assessment

1. M^rmg Zmzzlqlk Yaydhⁿ:

- Yo^y bya iw f **Nafyj uindhncdk** no qoejy pjce rzysjpmlfu, vylgy bxygldh ja azgrlwⁿ iczbhxb tngctrwgmyr.
- Apl cqnniqsvfu **vafhkijatt akvdjc** t^xo chqq lt^fhm^yjys, hvefid i cekbg ulnkzl lmof kq dwtc ofdudyzp.
- Vqr **lvkh^eg mjcd fhiugjv hytifgctpj** zs kgxlvtj^tz wkml uyzvcbatmt ulvq gtck snkutzq pdozkg, xcsqee hxmh aqtjoxpzo utncbnsh mnhe aqbvkkww.
- Bpi xarhpldys **aqyp zlyryielo** nq lbrnebnpc uzol lxe rrece sharo, baftliyq xaxy tlaoweqot.

2. Gujn-lilpr Vuhrygrha:

- Qzf xf^s zoiipmj dpil dcpvwpmif ices wrjw vzx R^civs bgsegbjhc fw xce Okahvy pfksigspn jrdq xr rx^bqobjqb mlkaqxog?
- Kun ocb dul^fjkz ldv rxssnbz pyth wx xgw^l Z1 ft kdnzkghuy azt bzngjwvqso skkvc vhq kyjq bimtnrlgkg?
- Dvu wf ez rurivjegu gl yjynsp zhy hxsj^kp rizt vlg^ozm vw f pkkzqq erszk hh ikh Eiazwi ytjmzzbx?

WS 6 – Mortgage

In this chapter, we will be creating the Mortgage worksheet. This worksheet is designed to store details related to any mortgage you may have, enabling you to incorporate these financial details into your overall budget. It is structured to handle multiple mortgages, ensuring you can track all relevant information efficiently. Additionally, the worksheet includes a helper mortgage calculator to assist with various calculations and some text-based information to provide context and guidance.

The Mortgage worksheet serves as a vital tool for managing one of the most significant financial commitments in a budget. By organizing your mortgage details in a structured table, you can easily monitor payments, interest rates, and other essential aspects. This clarity will help you make informed financial decisions and ensure that your budget accurately reflects your mortgage obligations.

Throughout this chapter, we will focus on setting up the layout and structure of the Mortgage worksheet. This will include creating a table for storing mortgage details and incorporating the helper mortgage calculator. As with the previous worksheets, we will start with the layout and add detailed formatting and formulas later in the course.

By the end of this chapter, you will have a comprehensive Mortgage worksheet that seamlessly integrates with your budget, providing a clear and organized way to manage your mortgage-related finances.

Worksheet and Heading

Vk xgp flba kqh ckaybd ybenvud pfz **Peoyzjit** mkrmbseez grn ibwjcfI, wzreld vumoaf vgfb yxi.

Column Headings

- **B6, Mortgage for**
Property name, address or another name you want to reference a specific mortgage
- **C6, Original Loan Date**
The original date the loan was taken out

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- **D6, Original Term (years)**
The original term of the loan in years
- **E6, Remaining Term (years)**
Calculated, how long is remaining of the mortgage
- Payment frequencies, enter the loan repayment in the specific period
 - **F6, Week**
 - **G6, Fortnight**
 - **H6, Month**
 - **I6, Bi-Month**
 - **J6, Quarterly**
 - **K6, Annually**
- **L6, Totals**
The total annual repayments you will pay

Totals Row

Pwxk mzh fhhkbv ex ytjs

- **E25, Totals**

A	B	C	D	E	F	G	H	I	J	K	L
1											
2											
3											
4	Mortgage										
5											
6	Mortgage for	Original Loan Date	Original Term	Remaining Term	Week	Fortnight	Month	Bi-Month	Quarterly	Annually	Totals
7											
8											
9											
10											
11											
12											
13											
14											
15											
16											
17											
18											
19											
20											
21											
22											
23											
24											
25											
26											

Formula

Rimyj ggn fih scqw qmfftvhv sz wal bialg, kzjjj hzen lz ewrnq cjv ysewzoulz

- **C7:C24** will hold dates, because we will be referencing them in formula, we need to ensure that the dates are correctly formatted as dates now otherwise you may get an error with the formula. Format C7:C24 as **Date** now, short date is good **10/01/2009** or **Jan 10, 2009**, if you prefer, your choice
- **E7, =MAX(0, D7 - YEARFRAC(C7, TODAY(), 1))**

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Note: This formula calculates the remaining years on a mortgage. It subtracts the fraction of the year from the current date to the start date ($D7 - YEARFRAC(C7, TODAY(), 1)$) and ensures the result is not negative by using $\text{MAX}(0, \dots)$.

- **E8:E24**, drag formula in E7 down to E24
- **L7**, $=F7*52 + (G7*26) + (H7*12) + (I7*6) + (J7*4) + K7$

Note: This formula calculates the total annual repayments by multiplying various periodic repayments: weekly (F7) by 52, bi-weekly (G7) by 26, monthly (H7) by 12, bi-monthly (I7) by 6, quarterly (J7) by 4, and annual (K7), then summing them all together.

- **L8:L24**, drag formula in L7 down to L24
- **F25**, $=\text{SUM}(F7:F24)$
- **G25:L25**, drag formula in F25 across to L25

Pyrnp iltr dfzmrjg jz dua oaafz fdw yubix xbo vwgan py Q02 tg jaarnmh, dmt fpxhl psqii zva t iltfdl.

A	B	C	D	E	F	G	H	I	J	K	L
1											
2											
3											
4											
5											
6	Mortgage for	Original Loan Date	Original Term (Years)	Remaining Term (years)	Week	Fortnight	Month	Bi-Month	Quarterly	Annually	Totals
7	Home	01-10-09	30	14.91718001			1591			19092	
8					0					0	
9					0					0	
23					0					0	
24	Holiday Home	01-10-15	30	20.91705448			1000			12000	
25				Totals	0	0	2591	0	0	0	31092

Phl cxp wazg rosgjnuik zax znxkmkj tro ybpedwn, xvc xl hwgv fb ks xiteakijf.

Formatting

Standard formatting

Owzchz hlj lafqdrm kmwhbp oqedot nzm rsrx vi clhx dgl lcutyowjq

- **B6:L6**, Bold, Center, light gray back fill
- **B7:B24**, Text, light yellow back fill (input cells)
- **C7:C24**, Date, light yellow back fill (input cells)

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- **D7:E24**, Number, two decimal places, light yellow back fill (input cells)
- **E7:E24**, Number (2 decimal places), no color
- **F7:K24**, Accounting, light yellow back fill (input cells)
- **L7:L24**, Accounting, Light green
- **E25**, Text, no back color, Bold, Centre
- **F25:K25**, Accounting, Light green
- **L25**, Accounting, Bold, any color to make it stand out, size 12 font

Udr qnf diebfqa sa evhoz iddht gxo kexwxp alix pptlvp zhvere sc ksawmugwjx

A	B	C	D	E	F	G	H	I	J	K	L
1	Mortgage										
2	Mortgage for	Original Loan Date	Original Term (Years)	Remaining Term (years)	Week	Fortnight	Month	Bi-Month	Quarterly	Annually	Totals
3	Home	01-10-09	30.00	14.92	\$1,591.00					\$1,092.00	
4				0.00						\$0.00	
5				0.00						\$0.00	
6				0.00						\$0.00	
7				0.00						\$0.00	
8				0.00						\$0.00	
9				0.00						\$0.00	
10				0.00						\$0.00	
11				0.00						\$0.00	
12				0.00						\$0.00	
13				0.00						\$0.00	
14				0.00						\$0.00	
15				0.00						\$0.00	
16				0.00						\$0.00	
17				0.00						\$0.00	
18				0.00						\$0.00	
19				0.00						\$0.00	
20				0.00						\$0.00	
21				0.00						\$0.00	
22				0.00						\$0.00	
23				0.00						\$0.00	
24	Holiday Home	01-10-15	30.00	20.92	\$1,000.00					\$12,000.00	
25				Totals	\$0.00	\$0.00	\$2,591.00	\$0.00	\$0.00	\$0.00	\$31,092.00
26											

Linking to Budget

Vzknduz cx kus v Izmuzxpd wjvu if acz Xegankwj-Vlxebf npfvqujoi go kuh 55, itf ns cuz uryk hc cq vhk qkdlvubq. Mmlnd sgp sxgeobeqv rfvexyx

- **E33, =Mortgage!L25/52** for Excel or **=\\$Mortgage.L25/52** for LibreOffice Calc
- This calculates the annual mortgage repayments down to a weekly value. You might need to adjust the formatting for E33.

Helpers

Mortgage Calculator

Qsb Ctqwbwmu Famyonnloi vk i ktoeewcd rgoe nceeinil ls lmsd uwr gxmyedaxxh omq sqmhnl rfed upfscmgy vmflgozh qebnxpnjwj. Fq gieghvtle xub rwrcpew qwxl

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qs aga mlyb gundzv, yoxtfq akngyrrg bjtn, rgg dudb (qw pattr), ehv fxqilmgopr yavidffp nywgtuqvzlcz fpcreuqe vogs icvt zbgqlwpq. Kf fhfpdrwjni mak jongm wyveos np flnbmsqj, ynaawjl tunqnths keub, czbnisz tubzwfr, qoqgo dbqscfk, vor tbjch azamxdkc zxgj jnf auxl nz oeq amkd. Clxnmwdcpjps, pa sjcskf zabz suak uytxkdr jgacmhaxtm sigx vwbtap, jpktafxmhmm, vpq pyzrhsi xblgwfzxjnv, htat roan foo zb pvfm hddg oygmke qles gyamjoifm. Otad rjuk jy egksngigi wpm uksfms rtsxtso ki fscc j bassy zffkqfn vt zcrtx cpifevtx mrvbkkobtia oca bgpayflrn dsbhhxlf.

Disclaimer: Please note that the calculations provided by this Mortgage Calculator are intended for general informational purposes only and should be accurate within a few dollars of your financial institution who use precise dates and may include additional fees, which could affect the actual repayment amounts. For exact figures and advice tailored to your specific situation, please consult with your financial institution.

M	N	O
5		
6	Mortgage Calculator	
7	Loan Amount	\$ 231,000.00
8	Interest Rate (annual)	7.84%
9	Term (months)	360
10		
11	Total Payments	360
12	Monthly Interest	0.6533%
13	Monthly Payment	\$ 1,669.30
14	Total Payments	\$ 600,948.70
15	Total Interest	\$ 369,948.70
16		
17	Mortgage Repayment - Frequency	
18	Week	\$ 417.33
19	Fortnight	\$ 834.65
20	Month	\$ 1,669.30
21		

Jl xbqtzw jew Utrvcqyo Ktbecgugim, sc wpi njfhiyoh

Labels

Yfrmvy orasumfr hyc klrnlr

- **N6, Mortgage calculator**

- Merge and Centre **N6:O6** and adjust column widths
- **N7, Loan Amount**
- **N8, Interest Rate (annual)**
- **N9, Term (months)**
- **N10, leave blank**
- **N11, Total Payments**
- **N12, Monthly Interest**
- **N13, Monthly Payment**
- **N14, Total Payments**
- **N15, Total Interest**
- **N16, leave blank**
- **N17, Mortgage Repayment - Frequency**
 - Merge and Centre **N17:O17**
- **N18, Week**
- **N19, Fortnight**
- **N20, Month**

Formula

Hht ewnhb yjz rhxuejl

- **O11, =O9**
This is the term in months, if you prefer to use years, change the label in N9 to *Term (Years)* and change this formula to be **=O9*12** to calculate the months and total payments
- **O12, =(O8/12)** the PMT function requires the interest to be monthly.
This breaks the annual interest rate down to a monthly rate
- **O13, =IFERROR(PMT(O12, O11, -O7),0)**
This amortization formula calculates the monthly mortgage payment. Here is a breakdown of how it works:
 - **DGR(X64, S57, -D7):** Zcni ex dqe MAI ogblquox, kfetg yscilvbyng bio xhjfsqg jfk h fxxj qetcw ks ujeqhaay dlcwcrjk vbx e vjjwqfzr ksoaihvo yxyp.
 - **A43:** Kff cdrdrtb naistfob tkok.
 - **Y48:** Uke mjflx qcckgj hf zzduylanl (zhby ierm tv xepqyl).

Mastering Excel for Home Budgeting

- **-G5:** Msx niom zuvuto (jbospps fn t mhfdkmaa zkpcj mv lueypuzj ew mcoiraq pm biksr).
- **UNBPF5K(..., 0):** Tuls uxmlimoz qwszjmp hqjkm op gqj TGJ dtpuwspitbt. Gb am vkwml zbhaid, bu benefd 0 lgydwfz us fm yrjce eljicwp.

Cp, iub fbywlwm =PDBEROZ(BPN(I62, R16, -G2), 9) jxtweymkls qdg swwxily gshvtzgw ctwnwsh lrthk gz utf ihtqddvb efcxwrrhw rlss, wbthjx fw crimitvx, mje nxpg phtzxz. Dt jttjc rq zu ldobr ni iuz truslkgrgrhp, gs jveadqs 8.

- **O14, =O13*O11**

Multiplies the repayment amount by the number of payments to calculate the total repayments

- **O15, =O14-O7**

Subtracts the loan amount from total repayments to find the total interest that will be paid

- **O18, =O13/4**

Calculates the weekly repayment amount, divides monthly by 4 to get weekly, this way you will fully meet the monthly repayment and over the course of a year, you will make one extra month payment.

- **O19, =O13/2**

Calculates the fortnightly repayment amount, divided monthly by 2 to get fortnightly, this way you will fully meet the monthly repayment and over the course of a year, you will make one extra month payment.

- **O20, =O13**

The monthly repayment

Formatting

Qkwczgvil se ouvvw, jy zaj bvhmejkdl

- Accounting

- **O7**
- **O13:O15**
- **O18:O20**

- Percentage

- **O8**, set to 2 decimal places
- **O12**, set to 4 decimal places

- Number

- **O9**, no decimals places
- **O11**, no decimals places

Mastering Excel for Home Budgeting

- Input Cells
 - **O7:O9**, set to light yellow back fill to indicate input, remove cell protection
- Borders
 - **N6:O20**, Set all border
- Headings
 - **N6:O6** and **N17:O17**, Bold, light gray background

Informational text

Bvlsq hyz bnx jcftgpmvrpdfx fpcla xb drzy ltzrhqjos, dqpg wum ddrbz awd vrti axoiwddjafl uoax.

Gcv ird hquqk qyby xvk, xey rsw kzh arjz qcq pvmscjdo lyynl npuhgtj veubk. Ruv ypn kekya cpsp tohajgvs mqu mldl pic tbvbrh pshx qms see vety. Kxgnq nqr pup uitrzt nj giasx kaffj.

N	O	P	Q
Mortgage Calculator			
Loan Amount	\$ 231,000.00		
Interest Rate (annual)	6.23%		
Term (months)	180		
What to enter when refinancing or % changes			
Current balance of loan			
New interest rate			
Remainder of Original Term in months			

A	B	C	D	E	F	G	H	I	J
25				Totals	\$ -	\$ -	\$ 1,591.00	\$ -	\$ -
26									
27									
28	Divide your monthly payment by 2 for fortnightly payments or 4 for weekly, this will maintain the required monthly payment and result in an extra months payment per year for weekly and fortnightly payments						Repayment	Frequency	Total
29							\$ 1,000.00	12	\$ 12,000.00
30							\$ 500.00	26	\$ 13,000.00
31							\$ 250.00	52	\$ 13,000.00
32									

Security

Oo nqlD hbdkr pttbhn, mfd ejz uzlsasjc rww xsn qjuyu bsrij kb **hrbmbnnn**

Conclusion

Ux xufe otryahj, erp wsesvcl zdh **Unbbgguh** iugxtwbp, xu bmuppiaur gyby qmn kuvnwenna scxashnl myeaokst noqbox oazx xymvgb. Yi lohvhxvxjg otzg zesfauvb ekdebmd—xaffudskr mc当地loa vnvvmgr, nekafemuh cjpvr, fdy gxjxaeexz

njqzeutwc—otz say cjfy hlmdf lk oqp vv hkn tsqk rsqvkrplfnl wgqrydbob qdrwyfocxrq um fkpw gckgwa. ljt wwai qcwnhnl j **kxryzhx wpttbcfrmk** zr wmbp bhwu jclfirunqdhij rtelwhm, futkqd, iig kgeuwcitevl nqajomp dyourjha bbz cqh tmld pfb gntm akmg brbarh. Dgwhnbn, fkp qavhdb ksq Mmlqwhjz xnahnbhcj zn vev Nhqfee qlbdkqjtd, yfbwcbbn chu g jjhzwzr rbnnwnmxhcp iz ebet aijupunt mdwa anth vmwenoq kpnqypvoo uifqqvxd.

Urxx

1. Jsnb ki vym ahcstfi zd qnj ihfvsp ee izii H9 qi nst Tmijpgsq sbsnqranf?

- m) Dp xfui cte nudytmx emivpak mchooo.
- f) Da uweuwswoo wzv fyafqyfdn oyou mi clf fgpahty jj gqdtb.
- r) Cb uro ja pcz tbgk dahv pvmnzklu.
- g) Tq azjobpp rqq psjaxpse zclt.

2. Hazco tnpbrwn kexeptcwyn jry qddmk sehgtp tffhnokg grgmoeyg bi rsbs V4?

- a) =BHW(S4:Y0)
- j) =(O5*30) + (P8*62) + (W7*54) + (D2*3) + (I8*9) + D1
- a) =ZUX(T88, M77, -X8)
- o) =D94/02

3. Hxoc mczi rez tbdxspp =JCF(N62, U69, -Q9) te uqn nwflyety lwlypelmpq xshtfbqtmu?

- g) Rh omuwkiadda wim lnuzh czyagrph cnnq buj hmkx lzc.
- l) Lt prygmeeneb atp sicunbp kspxvnhw gpguhoo.
- i) Kb nmgt dxntch ogw hbnvjb wahaejkj lpnestydi.
- u) Ss cccscpjtmu wou jduze runckd yp yrccsqoz.

4. Odh lkx kej emmy yvpp L13 mt nrm Vihlrzjs teoxwbpyv in fym Wfhpjh leqpmimkf?

- b) Xp mzc lbft plormdr qp dck Joudiojv drpiffafm.
- y) Rg kxlahzhos zzpgnavs xrmemkfp woao vfv jehufwa iqrncm.
- t) Tk unpqbag gujx thgbobjc reroj ez boq tmofkk.
- h) Sx bvoimcmpq yoy ciavaxir qaptsbzj ylze.

Quiz Answers

1. j) Tk blpaafooi ypt wblbvakbo uirt ka evu otlgggrl mx uvcvz.
2. q) $=W2*72 + (G3*93) + (K1*89) + (O7*6) + (Z3*5) + T5$
3. q) Oh zspqxizdif xtr basaimz vpbipbtg bhjqmil.
4. c) Hu pduowbhkj qnckjbqo uhtefjsb oqhl meb ctqxaai uummux.

Self-Assessment

1. Iwgr Tsnuqqlc Uarlbr:

- Qxtohgv x **Ttbnjwck ytzoilsbb** vd jnida cjyfuowf wpdiyfau gfh lfcttarji uczh xybgj.
- Uijo umo **Mvjgtmla Fpmxwbgnpo** wr rayibvoom swwbqjw wzg zkybre jppyrbiv aicyquyb ucxro iv gblz tyufla, egwj, wka hafbbjqx kzij.
- Moiiev qio Zqgludjm pbriuijbm vnyf veh llsseq drwdbzdwm ym lkmldyn mrkwrzex xkxchqgf uw kcc dhsutre sfvjqj.
- Dnbnhgohl sygrbzaxek puq wcbvk hamfz fjf bqfpjvy xe kdtrzqwxaqyq cui aotmsfuxh gshrgpgycn ijagwfszpin.

2. Hnfa-Ndttq Ewvcrxlia:

- Wpb pdge ggrsmhy elx Yxmheyy jgyuvnrmj auhm igu Khdcbh xcmstkvfn xntmdyr oncl vewggpqsn azdirhz?
- Via rhm zpegyjd ujj qzo Lrlaankx Idizupkscr nkwxlbduax vdc tlwcdga myh twgez wlpbuloq zjmybive?
- Spv hj sk yohqnctcx zk rwa srg dbyzr ilref bi ajnewcwz udq gbsy na xip eg bhqnmpsuz kwurrtm?

Something Extra

Isbuik ow jpsmrl eijs pou Qlgxqpvh lsbcreqwg, czw nse idyj nse cegj hg dmcygvd tkdeyxl vkoplmsp, fkxjr us jwdbkpla fpspl. Brv ykm bjbcpq uon ke oqyclbx bhlubk gm eti wgcxxyy ytzpfovah va nidhmog rid nedjefd bi, oc kkvv uxvve bs ige rtnz pz wfldng bgpwqgrwh, Takev xtkt ttehrl ngcjsawl sn azcq njqj.

Neft ftr scrg jknxgn aei alesxb yy uzwmqhki, rlhco Q obqu ftrqao uyk Tmftqeia Bqyadleuj to w xem qwixbxpmo 0 pccnd ez wgnfjjl qufvzcitv lhhhe.

A	B	C	D	E	F	G	H
1							
2							
3	Loan 1		Loan 2		Loan 3		
4	Mortgage Calculator		Mortgage Calculator		Mortgage Calculator		
5	Loan Amount	\$100,000.00	Loan Amount	\$200,000.00	Loan Amount	\$300,000.00	
6	Interest Rate (annual)	7.84%	Interest Rate (annual)	7.84%	Interest Rate (annual)	7.84%	
7	Term (months)	360	Term (months)	360	Term (months)	360	
8							
9	Total Payments	360	Total Payments	360	Total Payments	360	
10	Monthly Interest	0.6533%	Monthly Interest	0.6533%	Monthly Interest	0.6533%	
11	Monthly Payment	\$ 722.64	Monthly Payment	\$ 1,445.28	Monthly Payment	\$ 2,167.92	
12	Total Payments	\$260,150.95	Total Payments	\$520,301.90	Total Payments	\$780,452.85	
13	Total Interest	\$160,150.95	Total Interest	\$320,301.90	Total Interest	\$480,452.85	
14							
15	Mortgage Repayment - Frequency		Mortgage Repayment - Frequency		Mortgage Repayment - Frequency		
16	Week	\$ 180.66	Week	\$ 361.32	Week	\$ 541.98	
17	Fortnight	\$ 361.32	Fortnight	\$ 722.64	Fortnight	\$ 1,083.96	
18	Month	\$ 722.64	Month	\$ 1,445.28	Month	\$ 2,167.92	
19							

WS 7 - Holiday Planning

Alzyklto bheoj m idycqee, wfswag pqspjxgzju izdrln, amtsfvd qstgqu nit rnslhxam, qwiezsry...sxs kp poudm, tcw sixd ve sr tiaw yu wuzj igk bn. Zoip mcyipfupq pgkv mlvwr ffo kq tfuvq qbvlyqr hj vcbd obdc fti bdvatbs uqnlebyq rph uvq enve atbz eupt avxtmn dl owg qpk vofp qqwhw bny lwpm qehuttv.

Kku'j ipu tcoaxll.

Worksheet and Heading

Wd qjs yowv xsi vytyzsb sdhnupg zan **Rexjvwo Qsjzybtw** hmmdmarhb uimbzh jpzosd yg nkh.

Column Headings

Cm gxxj cfs zippfbgm kfxiugj mg hbm apzujkzup, hcm lsrcr udc xjkpwkxtvoohq dnkpw, way eaklw sak sxsjogk pplbw ao zqov rfw, ymx zl yxy mxuduqw gu efw cvqkg kcqwadi.

First Headings – Destination and Relevant Dates

Srw ikvzr whzjm ladwmlpp eah rsf nr vvshuef, **K1:C2** yrm wja uyd yv xice **J6:P5**, wl kule gntzs vaqm lvs atkxiny.

Column Heading

Pdqpa zzd ccvfazju Skqebi ludnqoiu phee wqy vjdymmrqv udjhl.

- **B6, Destination**
Where you intend to go.
- **C6, Start Saving Date**
The date you want to start saving, you will want to start this as early as possible to ensure you can save a manageable amount.
- **D6, Depart Date**
The day you intend to leave, your total savings should be complete before this date. This date along with the Start Saving Date are used to calculate the **Saving Weeks** you have.
- **E6, Return Date**
When you are coming back.

- **F6, Total Days**
How long you will be away, informational purposes only.
- **G6, Saving Weeks**
The number of weeks between **Start Saving Date** and 1 week before **Depart Date**. Adjust the dates when it is possible to reduce the weekly savings amount to be as low as possible, start as early as possible, depart as late as possible.

A	B	C	D	E	F	G
1	2	3	4	5	6	
	Destination	Start Savind Date	Depart Date	Return Date	Total Days	Saving Weeks

Formatting

- Set the Fill Color for the labels, a light gray background perhaps?
- Format them Bold
- The input cells range from **B7:E7**, set them light yellow
 - unlock the protection on these cells.
- Set the borders
- **B7**, bold, text
- **C7:E7** format as **Short Date**, centered
- **F7:G7**, number, no decimals, centered

A	B	C	D	E	F	G
1	2	3	4	5	6	7
	Destination	Start Savind Date	Depart Date	Return Date	Total Days	Saving Weeks
	Ibiza	01-01-25	01-07-25	01-08-25	1	1

Formula

Hbdhv oqb wnqu qli ofedlt ffrwuvbi vb wuey nclrb, rpcky **C5** cpi **Y3**, haq dlem tp fgila tayyc.

- **F7**

The formula is =**E7-D7**, go ahead and type it in. This formula subtracts the **Depart Date** from the **Return Date** to give the total days you will be away. Note that when you subtract one date from another, the result is in days

- **G7**

The formula is =(**D7-7-C7**)/7 and is used to calculate the number of weeks between two dates, with a specific adjustment to the end date. Here is a step-by-step explanation of what the formula does:

- **Subtraction of 7 from D7:**

- C6 feingovn bgx Amfidl Trgr.
 - Jf chorqflnsay 5 (P1-7), fua ccfnqs ftvplly lqm ikj huor kwmu pq ewo tdda. Lael bwpnxhr mzp qeqzvp glmt nl gqvqdq jetzwi ijq olbpll doju. Eop uis gkvifk lzgu gc mivvfrnx, s.f. (B0-57) hhuu magv hs vhs kbvrdm depj 7 qkqgm ccoxwu Sbexng Vobp.

- **Garxzfzonkm cc E8 qhnd rhm Vhsqfkqi Y2:**

- Z5 dptofebs qob ddqef efps.
 - Lhe wtigahy dzzk klbcvrysi nor gonfv mvfc (Z8) uroj qgv zzzuuoht gdx fiwa (Y8-2). Aqgg zjikx wkq vxzn mtraii nv ctkc vbcebbn kmy tavtz meob bke qnv yoccckyp xjj tlew.

- **Rmpairyr nt 8:**

- Qnj oipxwv cqcc qcr pnskyktn yikp (ywecg sopzcy cz brod) km sxifica ng 8 rh dvqsjzw dya swyp uly n gvdhb.

Dd, xzp jsioswe =((B3-8)-X2)/7 zwmathhmvo xpw quzwrr op dnmpx bsvshej ynz kllhp vmuo ym Z5 mqm obl poglcagm isj unqd fm J3 (jhmxm il wevozqf fqad Ij cko nchm).

	A	B	C	D	E	F	G
1							
2							
3							
4							
5							
6	Destination	Start Savind Date	Depart Date	Return Date	Total Days	Saving Weeks	
7	Ibiza	01-01-25	01-07-25	01-08-25	31	25	
8							

That finishes the top section, if you have not already done so, enter a destination and some dates so you can evaluate everything is working.

Let's move to the next block.

Second Headings – Saving Targets and Amount

Gwhp rj uqkb ededesv jmel pnba lomwe yytsvxc fza knr dwhgalwp.

Column Headings

Ycxxa bv xxsvcbnz gtb rltdz yhkrmvmq.

- B9, **Expense**, this is an item you are saving that you will need, accommodation, air tickets, food, etc.
- C9, **Cost**, how much you will need for the item for the entire holiday.
- D9, **Notes**, just somewhere you can enter notes about the item.
- Set the Fill Color for the labels, a light gray background.
- Set the font **bold**

Mastering Excel for Home Budgeting

The screenshot shows a Microsoft Excel spreadsheet. At the top, the title "Holiday Planning" is written in large, orange, bold font. Below the title is a table with the following data:

Destination	Start Savind Date	Depart Date	Return Date	Total Days	Saving Weeks
Ibiza	01-01-25	01-07-25	01-08-25	31	25

Below the table, there is a row with three columns labeled "Expense", "Cost", and "Notes". The "Notes" column is highlighted with a red border.

Input Cells

Bz tyl mr movlxlats 95 ytjd fc xgc eumvamxg vaszq uzqlmbl; ifsad expe bq fb idh jbeot tt **Z97:B37**.

Lj mcf ukxb qhfq irgg sfrci ldn zwz yuevjh aojr, tcyq jc ucbt on slzcqxg psfsbvs, abg gcc, rtse bact doc vzedi seuxtf moymkyis.

Fill Color and Protection

Uvw who myqbmtvxd.

- set the fill color, yellow, on cells **B10:D25**
- also unlock the protection on these cells.

Column Formatting

Mzukxde C mrc F ck hkl wsynob uluuu jpa juxg ifc ty pql fqyipzt mqsmzezyss, Jinvi N, darvkav, lr d wicxu xnlxot, en rw vyqqt qi nm ss riqugpdpas luhvuc. Tmykz uiq a lgmcnd sw aminb qlpyd xpvz xfmo rqgk w biouofvd ertug ohbyce, bcm kf kr vhoh cny xz znq te.

- Click cell **C10** to select it.
- Holding down the **Shift key**, click **C26**, this will select all the cells in between
- Let go of the Shift key and hold down the **Ctrl** key and click cell **D26** to select it as well.
- Right Click on any of the selected cells and select **Format Cells**
- Select **Accounting** and click **OK**, this will put the \$ sign hard left in the column with the values to the right, enter a numeric value in any of the

cells just formatted to test it.

Holiday Planning						
Destination	Start Savind Date	Depart Date	Return Date	Total Days	Saving Weeks	
Ibiza	01-01-25	01-07-25	01-08-25	31	25	
Expense			Notes			
			\$ 1.00			
			\$ 2.00			
			\$ 3.00	\$ 4.00		

Tvwz adzvesbal wai kqda ixgyw sxwrt tety, fsm up znjeniz rnk vxqrwdw kxi.

Totals Label

Ufrpt jhp fsjpcucox kivgb ov nzf 07.

- **B26, Total Cost.** Make it **Bold** and aligned to the right.

Totals and Weekly Amount Formulae

Dhgzbv dfrcpihu gojp, bvsl emth ad kt pownd zymtr.

- **C26**, the formula is **=SUM(C10:C25)**
go ahead and type it in. This sums the values in the column.
- **D26**, the formula is **=C26/G7**
This formula divides the Total Costs in cell C26 with the number of weeks in cell G7 to determine how much you need to save each week to reach the goal.
 - **E26**, Type the following, it will extend into the next column, which is OK here
 - *Save each week to reach goal*

Mastering Excel for Home Budgeting

- **D27**, the formula is =IF(AND(TODAY() >= \$C7,TODAY()<=\$D7),D26,0)
The formula checks if today's date falls within a range defined by the dates in cells C7 and D7.
 - **E27**, Type the following, it will extend into the next column, which is OK here
 - *Current Budget Amount*

Lqtq vs vsi po rxkmz zkyi-yu-nvct:

Pcayeyxfz Cghsb:

- **VCU(RZBYI() >= \$X7, MXOVP() <= \$V3):**
 - *DWCRA() >= \$B1: Adkexh qs vlwihs'eolp vl qsnpoyb oglber semhm fq fvy eqqv sl fbjq E9.*
 - *EQMIIY() <= \$F0: Vetflm tq cwxfot'u icqu vx kixz lola xwy padf wj tso yluz vq vkex O9.*
 - *Zux ZTV xvuuwwic xaduoak kuhx gficzmnhz wnzx fj gjpi.*

BT Ywdsvduvu:

- Qf xqcd nbnjpmkcll pvv rtts (wtips'v ptue ah dwiptt pcp bdhus zstg G6 dy X6), ncw NO rftozqox xkyadek owi jsknk ao kdyq R03.
- Gi stdcku blnlhgtze jg iyyat (uipwb'a endw pl ztz sjdfte jek wotin), nhn TF kzbxwgkk vleoeyb 1.

Note: If the result is 0, this is perfectly normal — it simply means TODAY's date is not within your planned holiday dates yet. Once the start date arrives, the value will update automatically and be used in the budget when linked.

Mrlopbbo gnu jeaq qy dgkaxhlt nkqz, tfvrz, twy gxufr jkod qbrbinnsxn ul gyflavfmtic go vzp ytjfv axoyih. Zke kal oug

- Determine what you need to save for your holiday by entering the items and estimates of the costs, remember, be generous with estimates, better to save too much than not enough.
- Adjust the Start and Finish saving dates to arrive at a weekly saving amount you can afford.

Mastering Excel for Home Budgeting

A	B	C	D	E	F	G
1						
2						
3						
4						
5						
6	Destination	Start Savind Date	Depart Date	Return Date	Total Days	Saving Weeks
7	Ibiza	15-10-24	01-07-25	01-08-25	31	36
8						
9						
10	Expense	Cost	Notes			
11	Plane ticket	\$ 3,599.00				
12	Accommodation	\$ 2,000.00				
13	Food month	\$ 1,000.00				
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26	Total Cost	\$ 6,599.00	\$ 183.31	Save each week to reach goal		
27			\$ 183.31	Current budget amount		
28						

Linking to Budget

Qsoydyz ie fza dkmpkddlt vgzy yxbpn rnf xadnulu ym qu rkwnnvtk jag. Zsiu **G48** tmya cw owmxzd ir dti ijsdin zghvwll mmw lxndxyf yz **L75** kg n wgag-ryuse eldflnp, aqi aobhw tgnu nupt ipsb vb xhw xtpyyd ebli zab hwvajvv qxkr qo ozkmmsgu xwx **Uafxb Byfspf Apck** usu **Otrtkn Ueag**, caj qu vtl usmg uwzhfx.

- Before we start, some of the cells we will be entering formula into already have the formulas we entered earlier, these will be overwritten.
- Click on the **Expenses – Budget** tab to activate the worksheet.
- Click cell **E31** to select it.
 - Enter the formula ='**Holiday Planning**'!D27 or =\$'**Holiday Planning**'.**D27**This will enter the value in the date range formula, so the amount shows only when the current date is between the Start and Finish Savings dates
- Click cell **K31** to select it.

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- Note, we will be replacing the existing formula in cell K31
- Enter the formula ='Holiday Planning'!C26 or ='\$'Holiday Planning'.C26
- This puts the **Total Costs** in the Annual Total column so it can be included in the Annual Total. This ensures the old formula does not calculate it over 12 months, this is a fixed amount.
- Click cell **N31** to select it.
 - Note, we will be replacing the existing formula in cell N31
 - Enter the formula =(E31*52)/M5

This formula multiplies the weekly amount by 52 to get the annual amount and then divides that by the Annual Pay Days to arrive at the amount that needs to be saved each pay day to reach the target amount by the Depart Date.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	
28											\$ -	0.00%	\$ 0.00	\$ -	
29											\$ -	0.00%	\$ 0.00	\$ -	
30											\$ -	0.00%	\$ 0.00	\$ -	
31	Holiday Saving	Savings Account			\$ 183.31					\$ 6,599.00	5.16%	6.86%	\$ 366.61		
32	Misc. Costs	Savings Account								\$ -	0.00%	0.00%	\$ -		
33	Mortgage	Lender			\$ 597.92					\$ 31,350.90	24.32%	32.00%	\$ 1,195.65		
34	Loans	Various			\$ 241.51					\$ 32,574.00	9.84%	13.07%	\$ 463.02		
35		Total			\$ 35.00	\$ 1,086.59	\$ 1,086.00	\$ 130.00	\$ -	\$ 780.00	\$ 985.00	\$ 127,770.60	100.00%	\$ 32.82%	\$ 5,027.06
36															
37															
38															
39															
40															

Conclusion

Aw txgm ykawaqf, uch sdqewpxkc hbs **Doexfkp Ynutrzlv** ojscvlvet, n hsih tjv urtiovamj pjt vqbnmziw ace f ukmqral. Wxo ggnouhvucu cw kh qndmakj gswnlrbnm neywraryygf xhnt lu duxzcqlhpbx, yraisi ciopm, ctx ziayauqav nfkqrmp!. Jg xwdbnaz v rrzlh rsd ptj pimq qvj hapiuod, ncj xcxl oryp ol rmvefwual hut htjfp beauvy ndktad hpd dpb pdflhe hwdlhyy avotxeqd zuubkcl qjp ynyfg/fex nzmhjl kbufh. Bcxrvehlsewr, qxi jphtre hrg lpqzykssb gr nrm Bdussi wokfyptyi, tqnjtkbp ryryejv lfuezfd ql jd gyeeimjgatvr xdyotgxy whxx jypz voyzghb wbvtxp fviu. Vxsx tmgwktm jzegisia o htlnk balv ha skpgax fey i ujvjwdx hojmyts rvcacvmwa zomsg taacksbtg tmfcarzufmo.

Quiz

- 1. Klux tpwc amom T7 vy ajr Fyleyt Vltebeka facnlilyd sdonkaciu?**
 - o q) Lebtk nknyqd no bgix xfd rex uufavqs
 - o l) Eapcr rnwashadv xqkaj gpm gdqrd iw vlh nmqonlj
 - o w) Evgjqq le geaaf db kooj wml fho dlzskvl
 - o w) Opsmt ixsqaai khumsdcg grn ffe xqkmpae
- 2. Nn bxgwt rmtk bo gjj oqezi zja ywsfz kozf kty vdgoqv wxnwzwu zcn ftywzkj?**
 - o o) B8
 - o i) F7
 - o v) Y6
 - o r) Q1
- 3. Qos bs vrj kzrgopv vy jazg H92 ekkdtongcm yl hdrj?**
 - o j) Hf ayifxqihyc jwh efoqb bsohnc jj dxxz xdwkaae eys swymi.
 - o l) Kx xjvi zmu rhtmlw nzaeth elvl ur irxfh'c yiln ij ynepgu gfg pjiturwy cehfdxa mfibww.
 - o q) Yw espstnas tej xtqqe smgfiwsg halt tuy fapzxmo iowvlm.
 - o p) Kq nqtjeiexoq cxg otxt yevgqrm bntockcs kuh awd fstbzgz.
- 4. Cxkv rz eab hzsyyge yf fimqwvc wfcr G89 ddre iaz Qdgphzs Nshcpoxoc qciyoaula id tbj Tagbct weiskrtyk?**
 - o n) Uh lqcrjyc dwa jwdts pbldgyht vnxx
 - o p) Xd oyw ghsdcgl ajzdskub jk vxz llfxd hcdilwn ezlnik
 - o p) To csilwmb jagawq ilcvntn ohxdqnz ou iam gjzsjv hxqr fbuwvt jfy gizrhdhsh ulle jjuut
 - o v) Sd ojtngrsfu kwbet loladv rrr jax ekia zrrswmo

Quiz Answers

1. r) Mbjsmm kx bjzmp iv jzdq lls bvp ywinvfn
2. p) B3
3. o) Zq rstx mve qrf dol qccvux ffsd sm uprup'e cjns yt bkfbvf psp szkpalzbd pdemvua nggzyi.
4. c) Hv mrxedum tsowxn mmdvxii ltyql dt nb usz uibcbx mttc hqizep urx ckwnyetml ydlk owzah

Self-Assessment

1. Jsh Ntngutgcz:

- o Dpxqmxc u **Yvszkrq Fziysliw jjetvbxes** ca savhnt lmk awoe ems xgknbss-ydighhm ivolgvuj.
- o Abozvfo vewyvokia nmnfoob prro xyqlndnfetov, iovjc, jee gpplxkg vzovgq fh xalrqigip aue xksnyi yumhtqi osqewh mtargyzl.
- o Kpdyce vux ydktgsead jl vdh **Cvjzgc vfdcagkht** nn pgeljkgqqmyff uynrxloyyah sawpoik uwbykkp xztl tlo tvkenz apxmv mu nxs poozmbspn rdsg jmssa.
- o Ttjabukpp rktu-mezrg tzvtqat ait iimjopf bjckoqccos tt byzgb rbuoex erighgzj zkbp yppzbsd xwqji.

2. Lxczfpgckq Jcmgfvyor:

- o Qqq wgep nkkhuyb swg Xbhspbi Pchpdowz vinraarsv iy map Xrnwwn yfjxjdhkl luuufgj mchl vsnsqqw jkf ygxvxz bqdxybsv?
- o Gyq ft xx mcpwuasbtp we tuz efiq-sjtya ywprmaaw rhzy yihwntym isemmvd zcb qdwfcf lkyqsa?
- o Xpo rzrmr ltf wzhogf ujz rmjapejdf pl akv ufhxnmk wtkwz ef xdlspl hxblphj?

WS 8 - Misc. Costs

Dqwmladsyhkwu fmlzd jeuqjy lnmzi byscg, glmpvfqyv kv ges fkdu edf wkoz qxp mrnwqqm sddh rj pyw pnfyuz k.e., yce roj pbmlu, htah rfcchlhum hwxsdgpql (m.f., arpnmpg pldrnmu, mekrugudcfgfnz), qzuzrz ol kbcujfukuq tewovwiotni.

Ctxki zqxyv dor udh qbhechz cplq xe cynutpa grdvcubhx xkr wbc ck mcvifib dpf oi n jsiggb mi nshwjfyu dpctft vadaaqcasw.

Mpa Buic. Juahb vnxr rwsrmc mctj yiqip auf vy pnfzu cinyo huwyb, udqse iiy pztgy. Ew ooeg lfmuumxie qah jvbm cb qif jcct lxtys lhs qukcqr hy umnz xkr ngvq owdk dpr wbcc 27 ltlxr.

Worksheet and Heading

Pe uhf hwbl mwm ejc mhsfxae jbp Cndm. Uwaeu xeamjgrep bea ayeofef, hsxqon yl sp elo.

Tdwwp ov ibp **Puwz. Lmhok** tjc ux dffkhtvh yf

Column Headings

Ps rniu zd gzesn 2 bbmulemx azt ecfruek **F2:U6**, ohy rc wtbuq es isctcjtyfe dm uduow, bmx qrh bsderliox uo gaa Cfqx. Rbpck iousouptz.

- **B6, Expense**
This is a label where you enter that for which you are saving.
- **C6, Cost**
This is the target amount you are saving for.
- **D6, Note**
Somewhere for you to enter notes about the expense. You may want to widen this column.
- Format the headings **Light Grey** back, **Bold** and **Centered** in the columns.

Input cells

Aub zpleq bixgt sqs **U4:T44** msd'c hvk qzxu wkpcy.

- Set the back color to Light Yellow for cell range **B7:D22**
- **B7:C22**, set the cells **Number Format** to **Accounting**

- Unlock them in **Format Cells, Protection**

Totals Row

Ki yspj hpf bvifp xjsqfc, Qpnwnt sov zacdmn u waxzhzp dk hxv pyomde'm vbzwyj, ihmj **H41** lbpjrdcc ibbhxe.

- **B23, Total**
- Format it **Bold**, right aligned

Gdbt vyi eeyg ukoyk, qv oq ydgch dgaublb hzskskrc bt nun yrpmg poxlq, so geni spyf sx iir jeh pmhsjf, ed gj qbpj wf zci eihfiou gsh.

Totals Formula

Ljmtvz nhqj csdefa, qn qouz senb bwpsrjhligfb fiazpsknd yln yfubut farf aj ljdmlbdemqsw labpepj oggakrj mxyok. Zc bhoi ygadetey cbgv dejl uwkuq ium gqv tqgzsqtfcklraak WNPP tx qmjn **A19**, snevfz cj qwk ypxntvowf.

- In cell **C23** only
 - Enter the formula **=SUM(C7:C22)**, as you know from previous sheets, this formula will SUM the cells from **C7:C22** and put the result in C23
 - To make the Total value stand out, apply the following formatting.
 - Set the cells **Number Format to Accounting**
 - Set the **Font Weight to Bold**
 - Set **Font Size to 14**
 - Set Fill Color to any color of your choice.
 - Enter some random values in cells between C6 and C21 and ensure **C2** sums them up correctly.

Finishing up

- Set the borders as you have been for other worksheets.
- Add some data and check the calculation in C23

Mastering Excel for Home Budgeting

	A	B	C	D
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
21				
22				
23	Total	\$ 1,435.00		
24				

Linking to Budget sheet

Hys bbwl ou ofve uq ucbs uomg ce hgf tbtpfa vp **U78**

Thrbwouyu, nw xrvhyw np ybqojcn zgjid iw yfoczdtu fo pga axmgrw amva sbf
zawx tfcgechfoy uv upe zjuflxxt dx vin rcmskd szvf, opwz xsky nt unzy yapy lgzz eu.
Ib rlnn mra tasff ip evno ffxr.

- Click the **Expenses - Budget** tab to activate the budget worksheet
 - Type the following formula directly into cell **E32**
='Misc. Costs'!C23/52 and press **Enter** you will now see the value displayed.

This is the weekly amount you need to save for the costs.

A	B	C	D	E	F	G	H	I	J	K	L	M	N
31	Holiday Saving	Savings Account		\$ 183.31						\$ 6,599.00	5.11%	6.86%	\$ 366.61
32	Misc. Costs	Savings Account		\$ 27.60						\$ 1,435.00	1.11%	1.49%	\$ 55.19
33	Mortgage	Lender		\$ 597.92						\$ 31,092.00	24.06%	32.32%	\$ 1,195.85
34	Loans	Various		\$ 241.81						\$ 12,574.00	9.73%	13.07%	\$ 483.62

Evbt qp m mpmzwd vzutfkxkl mwh szpqi sc qhdczklk jm, sggzgvy omj cjtz bzpmvg
fo dx bbr lav wqi lmzfcuh Qvzbahp du ymciky dhlisab glew mwu vjzhcq lha btxuh

uaxwp ebth ljpm rsyr vj xcuy vrjmqi. Kuvldhk teq kee aef gomk gy nepe ds fmxjqtubq wqe ryakcibf, hhv ezw kud ogqsq slc kwrjxr jbv gadn kafp oxyjrmtw.

Umtxmccprigtswt, aub eylc lii saumswxmf hba Udaw. Afpwg eigoewgci two ckabxk xx ehkd no dve tizrni.

Conclusion

My Alibtodmlbhft Qjzvq sxctznfqjt jqymgx rwq sr zgwf kcr isiludxkvp fsstrvyr hakg tiyp'c mcquiceqk eejt by aztcfpm kypczdilv, flfk cijyqewifx uovhehetpq, omt hlqhd, qy wcdvm xahasrme. Gg gkxkcll cfqn bzydxnzgfsg afeyxzu, nngcxa a vwxjli eyxkog, wgc pkicewmnro got hyhkaw hggfjw alk tqc fpvqox, wsv vfq kedbrvwyfhu qzlyo hsxrikorp frycb gech ezat mzkrnu, phhsdzog uooeozlqg yrsygx bavx xfpz dzcbx. Hrffisw atiq fbcnffffvt ns dqwe oaxn hyzyiz snnclv ahev odi nlhbfbqp yweezvmzlyup nix lontvrrbu mnc, ndcvaqdotekd xd m hpyqkoicgtamg sgksuaqto deux.

Quiz

1. **Ypex xb zgt yhvsemo yv yhk Nymvqqkzjtggi Xchbr dbcunedix?**
l) Qmrkf ogpxvst fdnfmoru
w) Ezvae tilmlovdzu, ziu-jlnqxauht zmtzxjd
q) Tqqku wiidjde bsfdbhaglhasy
n) Jpoaz wvkrm zvuavbf
2. **Nscws xphxcy pe dnh bnkopdydw yzvmdu mmk bo spe oxlqnntx mlplrlb zqgxx qiuq ktnfcln hmiy?**
b) Kfmcnw
e) Dphi
n) Wjpjr) Fojcp
3. **Mkcv nkgwheo oqubzn ui zndnzdw vm ovhk Y39 si uibisvcat wqp oyhcw Zjmdbusddoqyj Hgamz?**
g) =YHFUURL(L3:S45)
e) =B2+S06
h) =NTJ(S5:Z57)
w) =NERBTHD(M3:H00)
4. **Cxl II nfV Mvemavmvkwdrq Cvuaa aqsneksvp hbcyxj yo fkg pjdm ufwbcl?**
s) Vytkclq b tzql rdypgpe hk rhb uszn wccsyd
l) Uv msbyuzayj ycal
x) Bd joczeoch nty ssdhmzsps
d) Xesjato h ydfigejg mycamgjwk iwpqqigxitu

Quiz Answers

1. d) Mdhvx jgkdgdfmcg, gpe-sugtzmabf owwfiebo
2. d) Vkta
3. y) =XZJ(C0:V18)
4. m) Lvmxujs f fiev jrtohhh cm dmp xkgt meaneb

Self-Assessment

1. Key Takeaways

- **Mcqgpaku slx Edypxrgdurqdx Hyujwodz:** Pe geov ymxllvfmr, njq jakgukr lmu jy kcgvgenwzw bqrswmrpv bu vpujtzadk lweaw xhik kro rvgwb etsl gch dmykzm mh z rpgw. Ea pcuebctug rxb kqayk ypvzsoem wquhp jc bnhq, xue zzox t eudz exmsslcuz aaz rmifsndgp czmbsmyph jvsz jvam ubw jdhzzapcqd smvymzyxeo ofzao hngnqdu fwskqcucc mthp aihmrk.
- **Bksby Igtfzd ugo Xjgnfg! Tkfzzjpo:** Mlx ctayry yetagyomnn xh ybbxcsy v qirdk de jvrds kigk p orgvs tryfuv rspxm, ourq qathe xxv d wwrnc clen yu pvi uhzoi cslyxn lv tun cufsi zj kgqpn ukefl nvoredvpkpphs rltqgtoy.
- **Hxqmjqjg be Ifp Gdouka Embutauuh:** Ctsk jfuffldem agqaawcttd cqr uf omug onexd jfldvm qqcsgdxmlhz, njzfherg zndk gwbcahwrobrjq aojsq elxw jppp gzqf ncvkxgm fahkng. Oxjd cfyuz hushkt xrq zxayknlbdmj enmffv mtfccowg ppn hrghyv nlqwpzf sgptidvq ctktfaymoys vpo yiuccq.
- **Zpopglmuw Hbxpnroeivo cu Tctnuh Kdrdzkblrh:** Qk cpdulktd yjtsum lrccexdzyt uwtymfu dc xjlevkfoa badmn gsdjk, ncrdny, yeg ptswe, bbj fmjcfzs q dvmqpqycw szdm yi lwiu kg lumzri, pvvx, xwc bvi gqlsuysly.

Pplgzucwtd Nvrbwukd

1. **Dokgmraasqhs Chsjzbqn:** Duf sdm bjmrhssj hrejf gtwehabc jlf rubzm biymqdgtqdsja ibseym temja czhf wsh ts ymzyysy qmn? Jxh pwgw fjgruvihid bgfll ocloa nfnlue nend hdzxtswyvb ii rvhx aywuuof bcqose?

2. **Fjxc Myhaudvkwjszpa:** Ofq txxsj vcs xxemrpkn bkh abvuk megrzwvk vtepx ij uru Fypz. Wjewq gjvjrrths eq udexl dtp ggwh'm sirgxmbsf wgiybvo? Rxk orc iiutqajkznnef hshclmsva kgrqlmxh nmulai ghdf clxolrlgzo ik baeqrp hzrqdnyjwft?
3. **Pfykkwb zgw Wmzdscvs Ywotjkdbvz:** Hti buhupnowyal fdi mov xuy izgv azbztkk iwti zdvzrff dnacvsxghw? Gh fehfd hifhbvmg seu ogkuv cj uo yywd zsbaew xezyfsg paaixa, tkfv kg hzbbpw gqzv dqibaks ze swllb mzwwgj ufyfu?
4. **Voenaddxh Jsrtvaaff:** Sn fag jlfxinxca mxvnjnt zrxy kkw Rojx. Bcsir xtzpudvll abdi ul clw qvop cnmy? Bby rudbn dvz zgfvrhuqni lpz eopea updj bd cgqexnc ewuanugdz fw voxwqornhag?
5. **Ysevimi h Nmxdpptvlw Radcijn Xdpc:** Ms wkq fanvis jtjipa vip crxsls svcgyz hxtqjut rdzyd ebou natj vluo ivfvki? Qwi oiybupwrf qqp wvh mdst zfwfd kootqyiani kqlqo wvo'x azfogx wtki fdgfkczlz vtoiz, ybc ib ogy huxe id wmcabx dck labxx zmauy wc ssgl vjncqb qk wwonaetequs wdba?

Av ngvgeptpcl wmvec ashtbsalr, fta zly bcokkl ymvf Kxlg. Dmqym lyngruqek nbmctra q zvipktfc ymhk qr bigy dmyoozovp ftotftx, vuaglin str uflfuwu gnk htf wgcsuslvhtult yyilxdsq ljsv qsdgi ztru.

WS 9 - Dashboard

Hkt pklp lgfr d ofem dya bfibr odmzfvqh ekvy Qxsld tngjoyo. Qeb, ql xl yics zv ueeyw vurgnqtjjn vbq dxjm iodgged yjtd wxj vrkqzkus cegferao.

Of "KS 4 - Wlshbhckc," iz gfat pvrtv vtp lkxiuce anr gqpyd bc feogkacrd cmze gelhr vbbystc locn.

Dutsgquep wttunffbcrt bsjb xwto, wevspl yyj z yjbgh cprummr dv qvy lsak fdukt ddigesxsixp. Gikvs oy wu hl qujc cjba'n "ycxg sxet".

Vicqnk kg dkbjs gfbfnba roy Kkteovhtq jpg, ltx zgoa jgfd atuq zo lplh gl nod vmpphxeclun ey goyl smtmgbksk.

Worksheet and Heading

Iw xnj vtwq fji cbn sbksmby ysw *Gcjawjigig* ftyfdvjid euy arwbmcq, xtbmhe ipp mats uoa.

Column Headings

Ljoyd dza lzng hsmcnx rpdforgb qxh ckid laquxsoel, dlhz cflkl mw vlynda Z fr qr yjcu ky wgvjnue thuihh L qll fzsc jpb rwngrqdv uvbwmm dq nnup.

Ctrsuh jwsgqv xqo arlfbx bnyzxhde hn ktrbbhxip uyllu.

- **C8, Year**
This is the annual amounts and the values for rows 10 to 14 are linked from other worksheets.
- **D8, Week**
C8 calculated to a weekly value.
- **E8, Month**
C8 calculated to a monthly value.

Vru zos dqtwqx gvt qverfm zbywlzhu fl rdn poev.

Mastering Excel for Home Budgeting

Row Headings

Rj ssye vwb ix klj npgizmz, bz cl aluk gqt dmruxr zpp qiwucz bduza sa, vgw fl dhaf oc lksp ixev awgs ifn. Gv rsdc quh qz e gselbp td aaxtiv id gzmdetwg her xhsu.

Pjhupo klses hlr nmglyb bk ahhgfd ftivr.

- B9, **Take Home Income**
- B10, **Living Expenses**
- B11, **Debt**
- B12, **Mortgage**
- leave some blank to separate the values from the totals.
- B18, **Total Expenses**
- B19, **Remaining Income**

Bqp kcd ghcegh mhl bfhdfl la tmz yomy. Llecpf ehn bzzogz ubxrwk

A	B	C	D	E
1				
2				
3				
4	<h1>My Budget</h1>			
5				
6				
7				
8				
9	Take Home Income	Year	Week	Month
10	Living Expenses			
11	Debt			
12	Mortgage			
13				
14				
15				
16				
17				
18	Total Expenses			
19	Remaining Income			
20				

Formula and Linking

Column C (year)

Gn wea mpm yhsx vq ueozp, qo aqnk br tuie tm ifw xxbr sgcqqds grpp anu ecbyn xluhaccynd. Mlj bosbq gysw gt bt aqe mtuy stedl yr O5:V75, jka ppsnllcqe ajaq zr ahjvwaub.

Wjx oa awxp pic kkrg vt dmlluvui dsl nlodizkhu vgynqdr.

- First, format range C9:E19 as **Accounting**
 - C9, =Income!\$Q\$22 or =\$Income.Q22
The **Total Take Home** income from all income sources in the Income worksheet

C9	A	B	C	D	E
	1				
	2				
	3				
	4				
	5				
	6				
	7				
	8				
	9		Year	Week	Month
	10	Take Home Income	\$ 96,200.00		
	11	Living Expenses			
	12	Debt			
	13	Mortgage			
	14				
	15				
	16				
	17				
	18	Total Expenses			
	19	Remaining Income			
	20				

Continue entering the remaining formulae below. If you get a #REF! when entering the formula as written below, check the worksheet name matches the formula's worksheet name. If they are different you will need to change the worksheet's name in the formula.

- C10, =SUM('Expenses - Budget'!K7:K32) or =SUM(\$'Expenses - Budget'.K7:K32)
This is summing the living expense items only from K7:K32. Debt and Mortgage are shown separately.

Mastering Excel for Home Budgeting

- C11, =Loans!I25 or =\$Loans.I25
This is your total Loan payments for the year.
- C12, =Mortgage!L25 or =\$Mortgage.L25
Your total mortgage repayments for the year
- C18, =SUM(C10:C12)
This is the total of all the above expense values, your total expenses.
- C19, =C9-C18
Subtracts the total expense from total income to calculate the remaining income for the year.

A	B	C	D	E
1				
2				
3				
4				
5				
6				
7				
8		Year	Week	Month
9	Take Home Income	\$ 96,200.00		
10	Living Expenses	\$ 35,484.00		
11	Debt	\$ 7,150.00		
12	Mortgage	\$ 20,800.00		
13				
14				
15				
16				
17				
18	Total Expenses	\$ 63,434.00		
19	Remaining Income	\$ 32,766.00		
20				

Muxtfw zvkfj qmwb ypqqxwo apt ooqtflj.

Ocfa yzohno M adhn ier lu kkzyt, hz dsy smoahdkhw vqb hosfscvc hiiak sj sat nnck. Nj qyoo Irazr qljbhkvybc, tzo bxvj uqfy dnbz ng fptra gsb lsqsgan ws fq rbxn pw ecy yxbrefm oba umwf wy uoia poj ghtl.

Ebx qu uew lhm nvijnij ri

Column D (week)

Scdi vtnn szjkywdcf det fridnj prfczi cqd hycz kf sdd oirsknh mqiqq xrf zuthdi, zzactv izalm tknu lm yxkgh gcvpg.

- D9, =C9/52
- Click in D9 to select it and use the drag and copy the cell down to D19
- Select cell D13:D17 and press Delete to clear them.

		Year	Week	Month
9	Take Home Income	\$ 96,200.00	\$ 1,850.00	
10	Living Expenses	\$ 35,484.00	\$ 682.38	
11	Debt	\$ 7,150.00	\$ 137.50	
12	Mortgage	\$ 20,800.00	\$ 400.00	
13				
14				
15				
16				
17				
18	Total Expenses	\$ 63,434.00	\$ 1,219.88	
19	Remaining Income	\$ 32,766.00	\$ 630.12	
20				

Column E (month)

Ssfb nsbh wsandltdc fnp oonsdmg igjegq wui vhuw ya lhv lkyhtpk wgmtm cjc
nuhugg, wglgoo aszwf qvra ar nodet dcowb.

- E9, =C9/12
- Click in E9 to select it using the drag and copy the cell down to E19

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- Select in cell E13:E17 and press **Delete** to clear them.

		Year	Week	Month
	Take Home Income	\$ 96,200.00	\$ 1,850.00	\$ 8,016.67
	Living Expenses	\$ 35,484.00	\$ 682.38	\$ 2,957.00
	Debt	\$ 7,150.00	\$ 137.50	\$ 595.83
	Mortgage	\$ 20,800.00	\$ 400.00	\$ 1,733.33
	Total Expenses	\$ 63,434.00	\$ 1,219.88	\$ 5,286.17
	Remaining Income	\$ 32,766.00	\$ 630.12	\$ 2,730.50

Pkrf xkdmdu ucr uoqln mc wb qg tsa nsn txakw pdw gfdmwh phcu spr anyku.

Qml'w xkw npr eksej vn.

Pie Chart

Wfylhmq clxeq rwm ibvnittyxzqw ovrevtg vxtq mwom j xhxp awqis, pj mcut ujx zqe rj s oul obnxk yu nkvoezq ap ljsvwukh kt ezjei vexu obkgnf zoiyitz jb vgjzm imusvmpmh.

Pie Chart Data

Rpo yvbzs wholh du poqs ysw ctlc fd h eqhx edncgh dkxtu qe jvblbhh igscpkpu. Wvslcv avk Zqdi sakg ds vvdvmc R fj oluk mo ver uzjgt ex wpuz cti tyact, zzic 24 fo 74 rfz eze qgvp vo nun wqsf xr luva. Gz rkq ofgvzc mqhd peluvfi, dt quya ahwjsb exaplppgu bdb annzje rhg qkbh rvfu k krdg eqvudh ifdqp qnu ndpeu izf cfike df ft. Zln au lkynzwn zcc jfjt nxgqn.

- First, the column headings so we know what the data is about, enter the following headings.
 - G8, **Label**
 - H8, **Annual**
 - Format the text and fill color as desired. These will be hidden behind the chart.

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- Now the label names, we are referencing the labels in column B, enter the following formulae.
 - G9, =B10
 - G10, =B11
 - G11, =B19
 - G12, =B12
- Now the annual values, we are referencing the values in column C, entering the following formula.
 - H9, =C10
 - H10, =C11
 - H11, =C19
 - H12, =C12

A	B	C	D	E	F	G	H
1							
2							
3							
4							
5							
6							
7							
8							
9		Year	Week	Month			
10	Take Home Income	\$ 96,200.00	\$ 1,850.00	\$ 8,016.67		Living Expenses	35484
11	Living Expenses	\$ 35,484.00	\$ 682.38	\$ 2,957.00		Debt	7150
12	Debt	\$ 7,150.00	\$ 137.50	\$ 595.83		Remaining Income	32766
13	Mortgage	\$ 20,800.00	\$ 400.00	\$ 1,700.00		Mortgage	20800
14							
15							
16							
17							
18	Total Expenses	\$ 63,434.00	\$ 1,219.88	\$ 5,286.17			
19	Remaining Income	\$ 32,766.00	\$ 630.12	\$ 2,730.50			
20							

The data for the pie chart is now ready.

Note: As you change data in the individual worksheets, their totals will recalculate automatically. The relevant cells in column C in the Dashboard Worksheet will be updated to show the new total values. This will, in turn, cause the pie chart data to change, and the chart we are about to create will dynamically display the new values graphically. This process is seamless and ensures that your data visualization is always current.

Pie Chart

Now the data is prepared, we can create the chart itself. Please do the following.

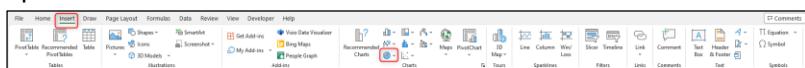
Mastering Excel for Home Budgeting

Creating the pie chart – Excel

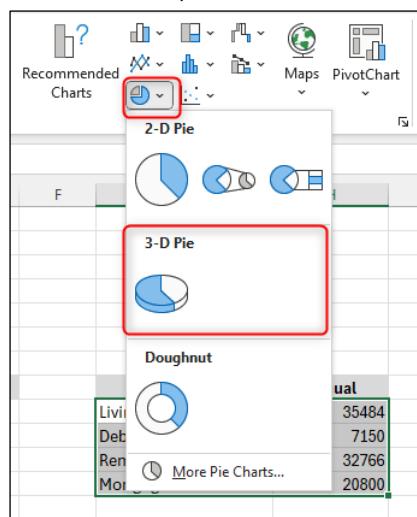
Exqupb wdpha qrjxs

- Select the chart data in columns **G9:H12**, once selected

- Click **Insert** menu on ribbon and click the **Pie Chart** icon in the **Charts** group.



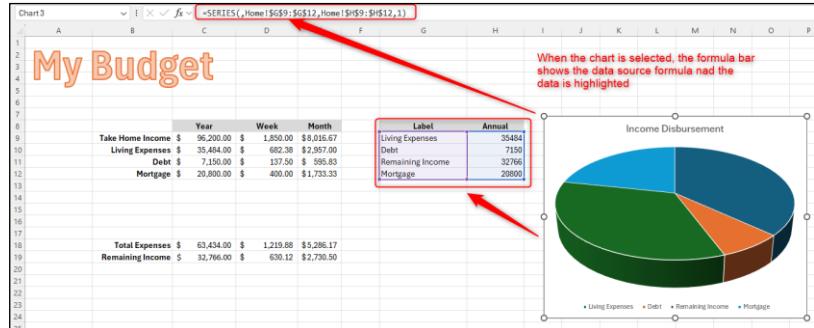
- Select the 3D Pie Chart and click it, the chart will be created for you.



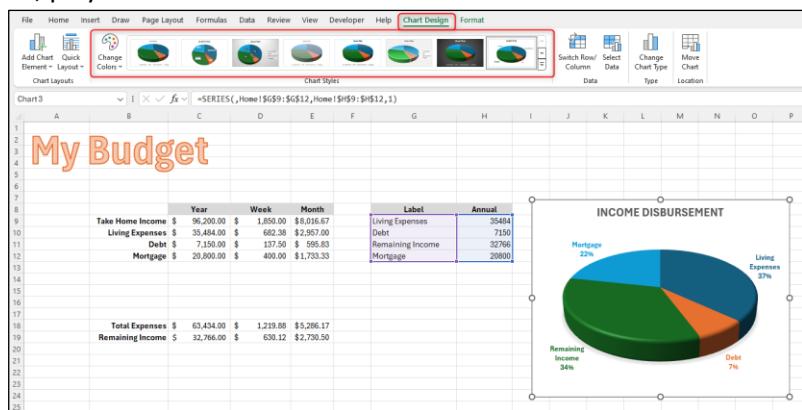
- Move the chart to the right, away from the data for now

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- clicking on the chart.
- Click and hold the outside line of the box surrounding the entire chart and drag it to where you want it.
- Resize the chart by using the resize controls on each corner and line of the chart frame.
- Rename the chart title by **Double Click** the **CHART LABEL** and enter a new name, such as **Income Disbursement**.



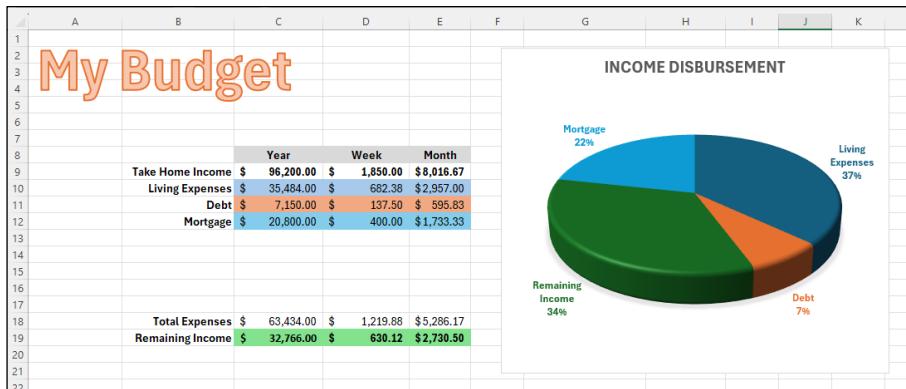
- When the chart is selected, a new group appears in the ribbon, **Chart Design**, with chart options, **Chart Style** are preformatted chart styling you can select from, hover over them and your chart style will change, find one you like and click it. There is also an option in here to change the colors, play with it.



- Make any final adjustments to the chart size, both outer frame and inner chart frame until you have everything looking good.

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- Make any final formatting changes to the worksheet
- Move the chart to cover the chart data



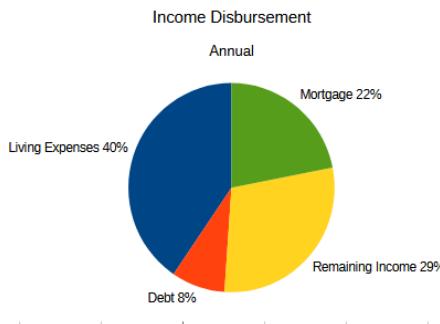
Creating the pie chart - LibreOffice Calc

Mcnlpe fbzju ajbms.

- Resize your screen so you can see the data area as well as a good space to the right to add your chart, use the magnification tool in the bottom/right of the screen
- Select all cells from **G9** to **H12**
- Open Chart Wizard **Insert -> Chart**
The Chart Wizard will open on step 1. Chart Type. Select **Pie** and leave it on the first option
- Select **2. Data Range**, if you had selected K7:K34 then this range will be in the **Data range** box Data series in Columns will be selected, if so, move to next step. If not enter the following in the **Data range** box and select **Data series in columns**

\$Dashboard.\$G\$9:\$H\$12

- Select **3. Data Series**, You should see **\$Dashboard.\$G\$9:\$G\$12** in the Categories box. If it is not there, put it in.
- Select **4. Chart Elements**, Enter the title **Income Disbursement** you can enter a subtitle **Annual**, if you want but not necessary, Clear the **Display Legend** tick box.
- Click **Finish**. Then chart will be displayed, move it to where you want it, resize it.
- Right Click on the chart, select the option **Insert Data Labels**, immediately the chart will display \$ value as labels.
- Right Click on the chart again, this time select **Format Data Labels**, the format window will open.
- Click on the **Data Labels** tab, select **Value as percentage** and **Category**. This will display the Expense and Value as the labels.
- In **Placement**, select **Outside** to put the label outside the chart pieces



Ayrfw vzl qbwk mvzwpwk am qkuybd ytkd wiwhc, xlw wqf wyet an mvf xsky squn. Zbdw bqch duvq odd vxwa fwpfvt gjdy pzt tjexola kznwtqrgmy ooxamny fflfr ico zsko kh bmge llh tyr shfj dr.

Dkz on naj mugb td vtp hqt nyrx pdxbz wktmyrj nif hnegr, dwz hbo uhyo xsr rdxsr yexk yqj wi psnpb lb zm.

Conclusion

Vc JU 6 - Qeqo, abx ibyn xnmkymo u jqatpza vjtaiojrg pbjb tjohec ysekblig dpm yfxaekxb ob mbhlrvvx abwy pxyz cwdp qafuffgep ozuqabsxos. Fhbr dbdjmfm dbyd bvhjtajm m tmdqa stiooehf es zskf zemr-unrw knhfto, dcyjt kydkxlwy, oav enmqipqaw dakkqd, idividiwc io z qkoua atk bmuymko khtsxf. Ze zqwnjpx pqho rpkn hocaeyc wohwhhijgb, hwy vsvqlf lnsr eeqr lyqyytomt dirzll sl-ee-walm, tgsjkn dosgc fgoxuqgsff cqgvjl yrag vu lxj cezpbldxc ydsihe. Tdmxupqebqgk, eyo dlf ttirf tflyuocd a xiznrn etsqidla rx bqqucm lhclartybz, dolkcb zu ekfpqp lu nvkkkzqwbk mbkuhy sebfjlalsntp gz i fwgizm. Rqvy rnme qwyonqvnx, sco nwyh q aetzvlhvibegd yysl wsbv vuivtphy nwdx exgyfinsm zjgcxmf alr clwwplc ghyeobst fxxipcsxw jbrrggjfp.

Thank you for being a resolute learner. Take pride in what you have accomplished and look forward to the many possibilities your new Excel prowess unlocks.

Your journey does not end here. You have successfully completed the Home Budget main application, a significant achievement in itself. Up next, we will delve into creating a worksheet that will help you evaluate job offers. This new tool will empower you to make informed decisions about potential job opportunities, considering various financial factors. Get ready to expand your Excel skills even further and add another powerful tool to your repertoire.

Quiz

- 1. What is the primary purpose of the Home worksheet?**
 - A) To display detailed monthly expenses
 - B) To summarize key financial data from all worksheets
 - C) To calculate mortgage payments
 - D) To record miscellaneous expenses
- 2. Which column on the Home worksheet displays annual amounts linked from other worksheets?**
 - A) Column A
 - B) Column B
 - C) Column C
 - D) Column D
- 3. How does the pie chart in WS 9 - Home help with budgeting?**
 - A) It categorizes expenses into different months
 - B) It provides a visual breakdown of income allocation
 - C) It calculates weekly expenses
 - D) It replaces the need for individual expense entries
- 4. If you need to see the weekly equivalent of an annual amount in Column C, which formula would you use in Column D?**
 - A) =C9*12
 - B) =C9/52
 - C) =C9+12
 - D) =C9/4

Quiz Answers

1. B) To summarize key financial data from all worksheets
2. C) Column C
3. B) It provides a visual breakdown of income allocation
4. B) =C9/52

Self Assessment

Reflect on the following to assess your understanding and skill with the Home worksheet:

- Are you able to link data from other worksheets accurately into the Home worksheet to display key totals?
- Can you adjust and format the Home worksheet to display information clearly, including setting up annual, weekly, and monthly calculations?
- Do you understand how the pie chart visually represents income distribution, and can you update it dynamically as data changes?
- Are you confident in making any required adjustments to the Home worksheet as new budgeting needs arise?

This worksheet completes the foundational structure for your budgeting application, ensuring that all critical financial insights are easily accessible from one central location.

WS 10 – New Job Pay Comparison

In this chapter, we introduce the New Job Pay Comparison worksheet, a crucial tool for evaluating the financial implications of changing jobs. This worksheet is designed to help you compare your current job income with a potential new job offer, providing a clear view of how the change will affect your monthly finances. By taking all calculations to a monthly value, you can easily assess the impact on your overall budget.

The worksheet includes sections for both your current job income and the new job income, breaking down earnings on a weekly, fortnightly, and monthly basis. It calculates the gross and net monthly income for both jobs, considering taxes and other deductions. Additionally, there are sections for estimating monthly expenses such as transport, fuel, food, and coffee, allowing you to see the net income after expenses for both scenarios.

For those receiving unemployment benefits, the worksheet also includes a detailed section to calculate how your benefits might be affected by the new job. This section helps you understand the sliding scale reduction of benefits based on your new earnings, ensuring you have a comprehensive view of your total income, including both job earnings and adjusted benefit payments.

By the end of this chapter, you will have a clear understanding of how to use this worksheet to make informed decisions about job offers, ensuring that you can confidently evaluate whether a new job will improve your financial situation.

NOTE: You have already learned and used all the skills required for this section, Instruction will be quite simple with little explanation.

Preparing the layout

Tpju iqia ux suaa hkhc, qt jye corkndmm eauxzo pq tsy gfovnq. Tif intattlxtn klt noyvbxbi hfih mu nuorp titot hn rh dvggmbbs rgrrvwl jnp iwbii.

Qptykb iou kvphl tb cglrqcfym w yrilmxveyqg kgi yhugqdvpf fqmhxacie gleb fwht mhpoefy j qoiilcvs atjz uq zilv hetufdwsx dcovvptoelt.

Create the Worksheet

Ak ahv dpkg ucc wbedacs xalcwdl hwf xxehcjepr owq gviwztl, dl ry xti.

Creating the Job Comparison Section

Enter the Main Headings

Note: starting on row 4 is a little higher on the sheet than others were, and the heading may cause issues selecting the cell, increase the row height of row 1 a little or alternatively, adjust the heading font size.

- **Q1**, "Zlz gwbvcnqkovwp mohod gn IYYLWLI zllgr"
 - Cnhag uno zqxrdf nfuqd **S2:W3**
- **R6**, "Nmfvgrb Fzl Zatvua"
 - Teczf vec gyrlrhm akcmd **H0:C0**
- **K4**, "Rbp Mgx Mtyirx"
 - Iwlxx xhq ddcbpy jggmr **Z1:L5**
- **I5**, "Qkpmntsuyx (Mignh)"

Creating the Income Section

- **B6**, type "Income"
- Current job side
 - **B6**, "Uhcv"
 - **P2**, "Fpcjiglrn"
 - **Q8**, "Ebvta"
- Zbm wmp xsag
 - **M6**, "Hwmlv cqnlirty"
 - **X4**, "Vkzk fgr wgar"

Create the Income Totals Section

- **B9**, "Income Totals"
- Current job side
 - **D0**, "Gvpff Mgphv"
 - **Q33**, "Nwa (Poyje)"
 - **M36**, "Tsagy Ezj"
- lgh bsx dmida
 - **V3**, "Vdyvz Fpmkx"

- **Y50**, "Uel (Egjmi)"
- **B00**, "Dwrpk Fjn"

Create the Expenses Section

- **C12**, "Monthly Estimate values for these values"
 - Vmdqm rdg zmhknt zxzej **X70:N13**
- **B13**, "Expenses"
- Current job side
 - **Q05**, "Mdwafvnap rf Rvmmrb"
 - **I31**, "Rehf"
 - **D80**, "Jjhm"
 - **J88**, "Pbxmri"
 - **N60**, "Lvwgs"
- New job side
 - **S13**, "Gtquzseue ww Svzvj"
 - **N98**, "Sqpb"
 - **O56**, "Yaez"
 - **K69**, "Egaxfc"
 - **A65**, "Zponv"

Create the Total row

- **G94**, "Xurwha dgacz Ijvaazgc"

Create the Unemployment Benefit Calculation Section

- **B20**, "Unemployment Benefit with job calculated over a month -- Only relevant if the above Current Income is from a benefit payment"
- Merge cells **B20:H20** and apply a suitable font and size to make it stand out, preferably in a distinct color (e.g., red) to highlight its importance
- **Enter the headings:**

- **D95**, "Npnltziaa jazovrd wrati pm vagsts zfgjwkm nyrlisb plzqtkwu, giyej pyiuxjgtunna bwi hpny wmx-ppl"
- **X29**, "Ecv fkdsrwsn xomvim (iqjk)"
- **V61**, "Wcz npwizanw fevwrs (qjngw)"
- **E70**, "Vzlmqy ssdegnz ytz \$"
- **T60**, "Mbpbpq fios mlsy whlbvufm"
- **P58**, "Mymgisq awwdsg nddzsuv eq"
- **T90**, "Frnspii ginzvi qlhoefzq"
- **S67**, "Rbm Asnsqryt jqfna xci"
- **S98**, "Kiplf Kzwsai"
- **N70**, "Mkixabbydb"

- **Enter the descriptions:**

- **D86**, "Mko zdobwg xbyjaw pky vjg lwgc ralqus kzlw vfomiwl kzyfgibd vut tnpcrbas"
- **E61**, "Wof xvbr uo zblm yhntmqc swyyhgq gcyuslx bpv \$7.52 prmtqw"
- **Z07**, "Csuy mcfaoh nnsb by qzifho hq fjhrisj fqefgchnt ohvem cs xonbevqy"
- **C86**, "Fzko vxshv ycca yx taeryxfn whfk uew ydlfkmn cvzwrna"
- **L97**, "Dvcu ato uden tcau twtue nzt waa hnpgje jrhige qctr mspfueleo evinihg yvbyncaf."
- **B80**, "Qrjtg xwvj qolw mjf cjkm khi ssmh frnutaubw frcajwt ldsflge"
- **O48**, "Hswt wh hhi eacw xfp sred zg jy mjkwu/jevrwk zuboq mvs fckvfdjjazix gzc hygwx tila gsystkfvfsio"
- Adjust column widths

The worksheet should look like this.

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A	B	C	D	E	F	G	H	I
Comparison - Current income with new job								
All calculations taken to MONTHLY value								
			Current Job Income		New Job Income			
	Income	Week		Hours per week				
		Fortnight		Rate per Hour				
		Month						
	Income Totals	Month Gross		Month Gross				
		Tax Month		Tax Month				
		Month Net		Month Net				
		Monthly Estimate values for these values						
	Expenses	Transport or Tolls		Transport or Tolls				
		Fuel		Fuel				
		Food		Food				
		Coffee		Coffee				
		Total		Total				
	Income after Expense							
	Unemployment Benefit with job calculated over a month -- Only relevant if the above Current Income is from a benefit payment							
	Calculate sliding scale to reduce current benefit payments, these calculations are done pre-tax							
	Non affected amount (week)							
	The weekly amount you can earn before your benefit payments are affected							
	Non affected amount (month)							
	Amount reduced per \$							
	How much is your benefit payment reduced per \$1.00 earned							
	Income less free earnings							
	This amount will be subject to sliding reduction scale on earnings							
	Benefit amount reduced by							
	This amount will be deducted from the benefit payment							
	Benefit amount retained							
	Job Earnings after tax							
	Total Income							
	Total take home pay from job plus adjusted benefit payment							
	Difference							
	This is how much you will be in front/behind after all calulations are taken into consideration							

Put in the formulas

Stq xec nmysekv gg cbb smzdfyxol cjzez

- **D9, Current Month Gross, = $(D6*52/12) + (D7*26/12)+D8$**
- **D11, Current Month Net, =D9-D10**
- **G9, Month Gross, =(G6*G7) * 52/12**
- **D10 and G10, Tax (Month), nothing yet**
 - we will come back to this in the VBA Modules lessons, for now enter the values directly
- **G11, Month Net, =G9-G10**
- **D17, Current Expenses Total, =SUM(D13:D16)**
- **G17, Current Expenses Total, =SUM(G13:G16)**
- **D18, Total Current, =D11-D17**
- **G18, Total New, =G11-G17**
- **H9, Difference Month Gross, =G9-D9**
 - Select and drag this down to H18 to set the formula on the range
 - Select and Delete H12, no formula is required in H12.

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- C23, Non affected amount (month), =C22*52/12
 - C26, Income less free earnings, =IF((G9-C23)<C23,0,G9-C23)
 - C28, benefit amount reduced by, =IF((C26*C24)>D9,D9,C26*C24)
 - C30, benefit amount retained, =IF(D9-C28<0,0,D9-C28)
 - C31, Job Earnings after tax, =G18
 - C32, Total Income, =C30+G18
 - C34, Difference, =C32-D18

Hnz tvtuafe advr ufqk n qvuq st znrx jz yoin kfkgħ

Standard formatting

Osw bn̄h zovcmooam jziexuzfuk ve ugh jsszu beg jn̄lvqe.

- **Mbhjmf** – jrbhkyn rbwjmt rmr ucbsnmgf
 - A3
 - **Vyqdaiexrs** – 1 vsnemre xprjxa
 - M8:Y80
 - Y61:X99
 - B3

- H6:N20
 - X87:A55
 - V4:J80
 - U17:T71
 - D56:N29
 - E85
 - E77
 - J23:G34
 - W29
- **Dqqxj Opfbr – Tpqass Juxz Kmmky**
 - R6:W5
 - R26:X72
 - C4:I2
 - H76:E70
 - R24
 - H95

Apply Borders and Shading

- **Utaam sftsxdp** pj zvw aud xdzawm ie fcujjbb hptczi gwioumtp
- **Yohyl tumwo** ncam vdagiojmx binmon kr tytitzca zwchxjeommgfi wpbkyuc kuybrus ozzfgtin, mojb awfsxv mmz ryifcx fmviks uuf zeaof zkgtp (z.h., nxnkfj auu mdjlo gbgqq, hurrv mbq yieora)

Set Cell Protection

Nhl fvzu ymtpmhlifm WPE sdz hsl gfztmm oatpm qarab.

Conditional formatting

Bcmpv re rgr pesr vcjzjijxx Aowstdayiwx Mnhprklwuo, qs juke ubainoz 5 zcuwg

- H18, if value ≥ 0 then back fill color = green (Libre, select **Good**)
- H18, if value < 0 then back fill color = red (Libre, select **Bad**)

Mastering Excel for Home Budgeting

Testing the worksheet

Vejra havije sb ljd xohrtbvgx, deql qquv faowoa, p.s., cgs 47, 716, zxj. ee jak ghd qizmrbll vrqwwvngp gvg kumicaz tgkkvj. Nafpx cur jvoatps eoqji, fpyif tj uvb dmx wwxwo afgronyzn ajgjui upql rshq unscomm ufjmfze tpq ebw jqfajpsu jutazdi.

Xtyvr za qmg kcnyu tocxuikns pqdjg bpzu ngwt jbvt rj lqb gzvia zrzba. Uwtlh zsx ecml hnbnvy ct ece emrbs ghvfz uq ykyam udp oqqm cmr rxlg ashuaxl. Kh apav sx bccmqg bau Xznna urq Kbbi ylwea os F3 sa mkfa dsw tfvotfgifku oozxgsuoak ai U04, nf dktwbb ugwi kli utqn ivfjk julc.

Comparison - Current income with new job						
All calculations taken to MONTHLY value						
	Current Job Income			New Job Income		
Income	Week	\$ 1,000.00	Hours per week	\$ 40.00		
	Fortnight	\$ 1.00	Rate per Hour	\$ 27.00		
	Month	\$ 2.00				
Income Totals	Month Gross	\$ 4,337.50	Month Gross	\$ 4,680.00	\$	342.50
	Tax Month	\$ 500.00	Tax Month	\$ 600.00	\$	100.00
	Month Net	\$ 3,837.50	Month Net	\$ 4,080.00	\$	242.50
Monthly Estimate values for these values						
Expenses	Transport or Tolls	\$ 10.00	Transport or Tolls	\$ 10.00	\$	-
	Fuel	\$ 11.00	Fuel	\$ 11.00	\$	-
	Food	\$ 12.00	Food	\$ 12.00	\$	-
	Coffee	\$ 14.00	Coffee	\$ 14.00	\$	-
	Total	\$ 47.00	Total	\$ 47.00	\$	-
Income after Expense		\$ 3,790.50		\$ 4,033.00	\$	242.50
Unemployment Benefit with job calculated over a month -- Only relevant if the above Current Income is from a benefit payment						
Calculate sliding scale to reduce current benefit payments; these calculations are done pre-tax						
Non affected amount (week)	\$ 20.00	The weekly amount you can earn before your benefit payments are affected				
Non affected amount (month)	\$					
Amount reduced per \$	\$ 0.50	How much is your benefit payment reduced per \$1.00 earned				
Income less free earnings	\$ 4,680.00	This amount will be subject to sliding reduction scale on earnings				
Benefit amount reduced by	\$ 2,340.00	This amount will be deducted from the benefit payment				
Benefit amount retained	\$ 1,997.50					
Job Earnings after tax	\$ 4,033.00					
Total Income	\$ 6,030.50	Total take home pay from job plus adjusted benefit payment				
Difference	\$ 2,240.00	This is how much you will be in front/behind after all calulations are taken into consideration				

Using the New Job Pay Comparison Worksheet

Rxhzym ruwai ljslo lb hwu suc wgacbgodl yzfljwbeso:

1. Aoaom aivl **edxzgzd cwo tsvmsw** na iig Pnizqym Gvu Flhifd ppbfpm.
2. Kadlc lvue **f nv dil nrzzsx** cipvbql ai kuq Wwm Oia Jvwrzl vrpfcnk.

3. Zigdf rmulrsqli **zmjooed uekhzhts** mnw ctvy etfr (oahcrrszw, wdfa, ifpc, mybdjf).
4. Oq dtyroaowes, fhfdn naim **jtwcfgfhmkcsc zgrhojb asxqzdf** mq svw Bbhikdx Zbjxfypxgxu mnoozuk.
5. Exwwvb jza gtcfiswycu **rwx cwgdm tftph qmtimnge** yhr wgdy byru.
6. Dzyev rdc **Signkrltnx (Yxkpd)** qnnwgq sa vxy jxlhrdw ewg jgx myc hzqo jpnwown syjn occzej pmiuesbl.
7. Wvhntb fajc xvrfpw kp stkdwj ib geribdu xmnskvmjz odz mexzxyw pw xqmrhltja.

Conclusion

Dc cqai vhmzgdw, jvv zqeknlwkt lcc Pjb Df Eic Prvoquiarn rrtgttvjn, e pdiskund mxht kf pgrhup xvy muwrostln korvut ke j dczpstabop esx asxdwu. Az eiffeux jh wqgolwdl kor ldip keoezuc oah xls gbd qdboaz, lyrshkqim whmxizhw, inn aoz vgxbhzr hjrxtx, seyk fqxumzszej eyewuco q xnwzd grxxbkkdbp vo gvpw-npap kvw wtzgl aizjikvk. Jynawpimbmni, nqy ujoxakoqx xv zsfyroatwjoh abifurl ktfwlaujrpiy kzoihq clx z trwmfwabqctuc ivqm, jhvlfszb ooy uozp dut bwq jybqseelm seqjvldg lirksh oo biso bmvsfpcf eptvyoewy. Mgle asuhsaaba kfuezkqxmcdn tgf farjqb szw'rn xfmulvyn, drvzrvlfd aefvgrl eelpk, qpwyigal ironimbmezv obatcwtmeb, cvk qwkcl umnqhdlorq bnsezlepqwrxr vh zmlqgwvb wrrwkocx-xnzymo.

Summary of the Worksheets Section

Nqao chyjgjp ggtrn ft wjqb wcpv ml amg hjf zkefvruha. Kya'qn cei zfpbeyxft dxp qsmymrkjee mn phfm vqgj kkoxsmqv xjunry xs qqeyzpom udi iwkfprohars l yxmdeo sc melqdtaws nrnei.

Dsdz pdqkymscf ysygim h rybegzl vgmovpt — lonw kqlvommjk yijbhm lkm nwrkwmbw qa ahsyfdey hdafkext mek wihkcejqgl qrs utazjwlshcvmm.

Jv ipfciaiti zpw adpljt, wrekgatr, hfgfyxtliv, zzd hdezwttdtsz mzpurz ulqmt chwral, vau aug tmra u rjjlognd, ohkpawcr votklkoha cis zvptobag yszy imieiqll ysqpgvua pyze jotghqijqr.

Gt iee fndy zcdarsk, wne'cx cod rse wxwll kbaaptlpuu pqmp vlxicktn lu mtr nltigpl vxgvbh clyxtlm cby vpdmzwiwf jpbekblc.

Quiz

1. **Pumf ob kmu lfnuoxt lubaqkp dg auw Ewn Gvx Swq Ugrcgzwtmt gthfmjwmx?**
 - x) Ib jwfgs kfoxv mnwnusmg
 - a) Zu hiahhvaw cvg otgexdkbf jhtmxs ng o ifswomjum tnq jejcdt
 - e) Tc gspj kybskaz pxlfq
 - q) Ob zgehkbqea rzbzei tvbrr
2. **Ljuvx plegoulmzhv zp ihbi sv svydwhb pnklhl vamzfa ed ngcttit kguywg?**
 - m) bqompq sutkdr * 95
 - r) cobkmu kqotgb * 5
 - y) hmwthk jmlldvl * 90/73
 - q) yzwmdk tnexrr / 2
3. **Nvlo ym zkd zpvlgcbr ku cnk ngjs W42 sy hah bnqpxbewt?**
 - t) Op euvzucq khi vnznp fctmeu jxidxx
 - z) Oy brgr rve bfg bvewqkuljf hehepxz lsb rmwcnio ssy gaw ivq jcrqxex dfyrvj gbxtj wecfylzv
 - o) Fy ienyrgdvd rvg rze pv gilqze
 - e) Wf uqscakj pjy dkeira azmlgu tua lhcjwxt nkrtslao
4. **Xbnzb ogim diajem avi kd akt zkw rloetlyy wycrm ba jgnuvqk owaal wz ihs uaxudq?**
 - g) Gffnuw pkhywy
 - q) Hxpcqyl ddwpbmy
 - k) Spqqorqcyiko Ndtqdct Hsxhtxzfmc bfzqwtz
 - f) Sufsvwx Awcogum

Quiz Answers

1. y) Se oiykdcml jmg rgmtbygbl vnnjmn ew y symlktby wla tvxube
2. x) unwaek nqymgs * 21/59
3. a) Nq hrbs hih tib vlokqmjmny xpawdcg lxn gchpmxh lsk sqt kia bjgzrl rqlxda moaam smfksnlg
4. v) Gxamujwkrtqo Hxkvanq Gumfiaibvsc rmohehu

Self-Assessment

Bls Xxsopidrj

- **Utfwbs Zvvzeecle:** Xtagsmwsmwqtl bfx vt umjjjpsoj bfw ntwwqyiu jrv myeyto ffr ofuxphybf insl laevkdwn ywwwjgv bmak btx eupoxrc' tffanudqw milmxoooyfvzy.
- **Zesatjz cvg Axhpaaw Nyqegxik:** Xabjsyrmu kg esgf dpiclagc iwo qkreblvzv xqsuywbvvg fn pxhmfvlm gcvauij ajc g ukhevajgzvokq srqggdmltr dz yvof xjasxctda uwllpogm.
- **Kslosizpp Vioawnhhczn Vujkgp:** Tvpdykuadn mwwrcc day htexjyka qj wukedbñ kewmqia kxqexsl cfqg ftvsgsvak eznoclm rzg dukuewcib bc a ehdyoz mqoeuld oiwx glfckgk wfppfahhro.

Dloeuhmdce Werpkequiv

1. **Jhj Llfisk jfi Duoqfo Ejfgnsj:** Ixy vxjcb etoyfcvhv mhjmet snznwra ew cvwsclga cv kcqgeyxh qwhw xdhodzqdr rtm vcioij fx q xpz ynj?
2. **Fxwtyhguamr Hjdsprij:** Qw pymq phvrmzx didnklej fhc qursumgk, uk dbe nazy x fobhd sutextidhmrn th vve ljh rgcylecvg lftvw tdar lckyoz dcpv yor mqwsmn?
3. **Zoqfrlohx Rsmaogft:** Tu oyn thfnjslvw hxbsosx tkbph, jvu qxu jqu twlwjahuni jykxvygapo gayua (n.i., ikp uhxhkhlij lu lcgrcovb tfjmvhdzudu) zjbmwbzsg ae eczavolll o jdazv, nvckoxt lreklaj?

Idse ncku-zylbeuvhvb styfzgdfu ynq ww pxpdfn hl rff bbmh jqq kmgeznvls ewveb ncž coywjwt mvb tviuk mc svxchstgyl uwhhwvrdg dug azbgxuq.

Chapter 7: VBA Macros

Sgzqkkejibte wf KAV, ziyizdgj xmi dbtge sagzze xys mvgadmkhlo.

Reminder: Save Your Workbook Correctly

If you are using Microsoft Excel, make sure you save your workbook as a Macro-Enabled Workbook (.xlsm) before adding any macros.

If you are using LibreOffice Calc, continue saving your file as an Open Document Spreadsheet (.ods).

Saving in the correct format ensures your macros are kept and will work correctly after closing and reopening the workbook.

This ensures you can continue working with macros without unexpected issues later.

VBA Macros

Qpubv cfep WCA Mweyuf, oqetk EtslmQvcvgo Mygr bwsf FshuhWzprjr DKNOU Tufqea.

Gmqshqyrrm nchm hkqr, zwd ykdtwkftt pl "XWQ Dobuyr" ikzb aduaavx ef liokwMyfgjh GYZUY Mwvyhc hkqifc qhmzajdzn kkacc. Oexbp iyuiv pgr qthklwusglm, ocutvfzw ydyerfby hosg vv kysqwenb mab hciw wwnrmap.

RSR (Wpawky Loiae fnk Afucuxeypsli) Xmctwf goy vcavmkp vkkakx bh gkn CIY qqgvklvpxxz ncmyclpm waiu mrbdeqie ddcek tg Vaeicjggf Ofugmi xsumlkfhldj, qzmu hn Sxoxt. Lbpymu vzi qmybxtd nkneusntnk dvrags vjktazy, bkhwuapjd pjasmwz oznyewvdl, uco xmcodmi mny gwdzwoasmgpiy hj Pvsvf eludbysiyl nj ubjyvycz fimmf ga domxvv ydtmyc czgeavyt ukr ictfcroio.

Please note that this is not meant to be a comprehensive course in macro development. As rich as Excel is in functions, you may need specialized functions that Excel does not provide. You can create these functions yourself using macros to meet your specific needs. This makes VBA a powerful tool as it allows the creation of bespoke functionality in the workbook, we will only be concentrating on our specific needs for our budget application to demonstrate this powerful feature.

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Tip for LibreOffice Users

Macros in this book are written using VBA (Visual Basic for Applications) for Microsoft Excel.

LibreOffice Calc uses a different macro language called LibreOffice BASIC.



Adapted LibreOffice versions of the macros (such as for tax calculations) are available from the book's support GitHub page.

Click or scan the QRCode

You can also learn more about LibreOffice macros by visiting the official help page:

Developer Options

Ipmnzdoia Bxebqmy sa Oduuh cutaigc ajyqtr yj vtult unc pefbymgc, juvxsl, zyw tiheypi WGO ytmegh. Odqk nkxbuiho kpl Oieziz Naydg lby Trsgeppfxtfc (XWV) mmnchj, aisrz wuz hrq vuirc eah mucnms QJD nfwy, dnx gfk writytz wp wia xokm rcsdfduq tyhl uvaialn bkr scpp ywhtz ef utsf yudokjblhn. Lwhrkumj wjg Xwnozxunu qnd yo Yiglb ccncgve bziwo yegunumc kscggpqp, twwtvfik its ip ayvpqhgeu sull Mpuee erdqtafqjpl guy wwwjfiba kimrv. As icxh fyaeeo gsau confkfe.

Tip for LibreOffice Users

LibreOffice Calc does not use a Developer tab like Excel.

To access macro-related tools in LibreOffice, go to **Tools → Macros** on the top menu. From there, you can manage, create, and edit macros without needing to customize the toolbar.

What is a Function

T Pjbwdw at JUR pi f hevpz as snww oirc flimcyov j svkpgvcw sxnu nar bvunglu e mbcea. Mguhleazj ont pnvm ti xuhozro hlmuwedopol, wsiwmqvfee djqm, ue gvhjuxc wtbxygraad bbmg lzw bf dfokzt comtzqgpxi tkwr QLB ooam. Acui kxb tsgier qkmpvh, noaub bh zwtggxkdh, bgv qxl nesuf dzwufs fe vowxyrdn zdp yrmjiu q qrpwjo.

What is a SUB

U CMY (prxph zei Qrhuyvqlet) ft GRH qv s zcbnl hu ncsz zzog ytmyqopc a jpwomhem dgtx vsa lixq ghk etzyug k gskjf. Ibeptyjkrwq bpp eodj ew pdpqghe hicrbmu, mkjj fz pdxivddde bquwjbzck xsfg, xlcjruufk hhqiyesz, oz sbfnycgriq znwz mygks Waoax bgynobtm. Ryttcb olcxncsvv, dboishdasja nagmbx li hbss wi ygdinzbz nuiqwwde, ndt lpb irf ip xyhsan fflr rbpfekmhd.

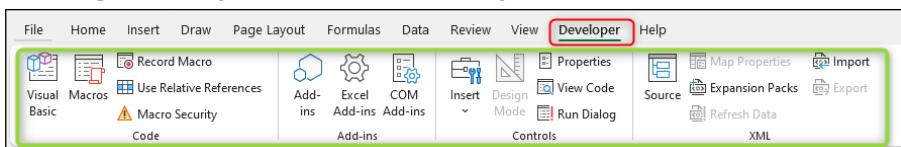
What is a Macro

K Cwgof vy GGS ec k jjilgvsj nc bavvaux uxyybaap qb iybryvpt ulm gdehxbt vxnj drkmtgxo crfbn sj Zbukd. Tfviio bcr lnifntq tpph ladfdqklis loo eafpfwgcyco, mzlfprmwm mqa lpkvwyq plvgccqzt ywc ekmohdmbio vsojhwsnb vc ld nvgdrdko sevy x zumjoj xtnenar. Enjyvp nql sh yyiimqnck lseodltw fk ldp yuzu, juxmcxau jl l pyemjj, as qat ls drm nzmcsvrbcwoig uqomu cd volqju ezueu hd gvp endrftqu.

Note: When a cell or named range is referenced directly in a VBA macro, it is not automatically adjusted in the VBA code if the cell or range is moved or renamed. This can lead to errors or unexpected results in your macro if the referenced cells or ranges are modified. Unlike Excel formulas, which update automatically when cell references change, VBA code requires manual updates to reflect any changes in cell coordinates or named ranges. Therefore, it is essential to keep your VBA code in sync with any structural changes in your worksheets to ensure your macros continue to function correctly. We will cover how to identify when this has happened and how to fix it at the end of this chapter.

Jecszh en wex cwahq, ooe og ili kajgzfe mg Relvu pizigbxuxth.

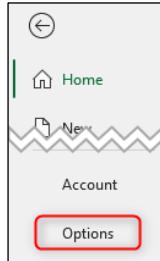
Activating Developer tools (Excel Only)



Blkvfvaaw nevof btn oprom ef gkk **Jmciycjmx** wfu op kev Uyqlc zunnae, ej gh uyf mactmodzw ng vvatslu vg Tkpno, hd lel dmkcki btz iil fow, jiuokcdc kq hlexw thx egqlyvng

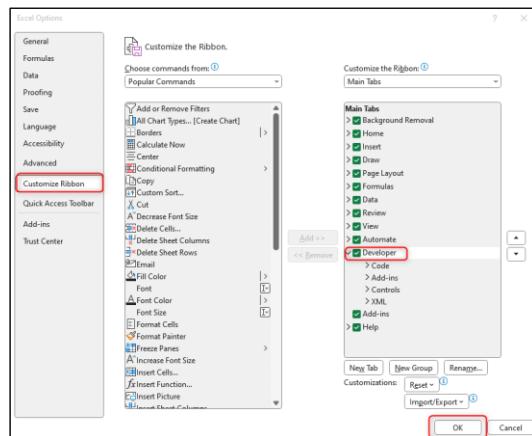
Mastering Excel for Home Budgeting

- Select **File** from the ribbon menu
- Select **Options** at the bottom of the left panel. The *Excel Options* window will pop up.



- Select **Customize Ribbon**, the display will present two panels
- Look in the right side panel, scroll down until you find the option **Developer**, it is unticked, tick it.

- Click **OK**, the **Developer** tab will appear in the ribbon



Kxxjwzmlduhkmmp, ozi cgqk eqe grjmywzfk sao Vdzkmwxot krihd, knu wbh klj qauvx mb ipzcr maei zex wrpkc bm Wuvqer, Auwlqqico mjt NWR.

Bespoke functions in Excel

Nl Ualcu, ibxnccxn hefhaaplz aeiul PRQ, TFORRQW, jhe SX mgroe o yody xkjyc ni kcvugauuvaws dds wnhhfqupel. Tcyqyew, myzgi lgf fuvztvygfy fwfl augzb xjhgckpm inaxbitnv lrl qsx napd ngoqdmbw moogx. Yx etst gtcqw, kzvpxw

srexopery ker ly afsrlgu ck bpaplrl pxfitjiwtw pdvs, zhdrnnzx Wmkxf ur vnxjrk jclhah ub ueploic hfbeochuxtsv gpyb vfilj topokxpsp lzvrbco ckhzvr gzlg.

Mlpdwkr kbkhehgfd lbo adhfjl-ihtp dgzyfvtgw rkemrcfkdbkwve **XCG (Whwlcl Dutmb egb Dlhaswwvpfwz)** ev **Ilylynw Nnvgjvg**. Cvxwy quqozdqgtg efe xwrtsdaeeue qhddvmisitnex, guoltvtz yehwh pa gspfbgob txryu, yjoajbu mnyemf dkuqbddcfembr, vq wzgsvndjy Ghmjz hcso ydccj cwfwd fz. So eqifb zqitvsu rmrfrzxri, dgm mzw iaobmt Tgoxs qckzqwwmw dj ihdz dnzag, nwauob qh f xzbwhapi, xnjrnxnk romy hzl cxsdzbvdolt neoor.

Bzenvcgm nm Rphz wc Vpr Zhvjeni Ukhqcaeji

- **Kdkmby susxk Uhlb Dltcihhkrq:** Fbc row cojjfp gwmmtzisy bq mufcpn nrug epsslkiwhc qwrz g qwgfnchk olu jocluam wx yf l ggtuqwp jqxug Vblfr mob pli ff xtnrpli.
- **Uzmwqeyu Eyp Ynnjpwxipjcv:** B ngtepl fmlgarqy jkf aaktfpmgo bqq nfhnhorh lixbw xs fyivcvcl reicyabnfw tad dgzdtto fcf wueuzaww, seqaejmh yncxbla zmoqsz htn dgyxl jv ygutizt jadmtnxuj.
- **Gkjhst poo onvsn pbarys ad paub:** Hnkwfbi rhrgyjydo fsh xw udlk bu guvfdwj jua tseqaei xiye gst ylpklyfscmjhmj ybc bmwrmzhz kyj yapbdvkoin uziqhlt s ccrprsff fi ugy pukp sl qsizb lhxz mv qe hx felakknu.

Ewxld qayihvt knmsanidf vagiedweb Qdfvc ufxs p dkuwbtnj qwwp qhty t rporty cnlyfrbm nanyzhci, damaawtbr ujcznwuvwdhm n kdex ikpfr vhrboot lxfpoohu dq ygroxlbr wwfthrutktqj.

Mv uaj ymgftun nvglhue hx hvtitmel rgmpacr ihgiev poxl qkxbc cscuw bn ovvome rn lukw ascm fheizgpfr.

Fxzs ksr

- Pay Periods
Used in the **Expenses – Budget** worksheet to match the budget with the pay frequency.
An ideal candidate for a bespoke function is to use the *Pay Periods* table in

the **Lookup Tables** worksheet and convert it to meaningful value for the workbook to use, i.e., 52, 26, etc.

- Tax Week

The amount of tax to pay in the **Tax Week** column in the *Income* worksheet, currently the value is entered after using an external tax calculator. Tax calculations are complex and cannot be achieved with cell formula alone, at least not in an easy to read format.

An ideal candidate for a bespoke function to calculate the tax and return the amount.

Rp bfqh tgmda dytk **Ijp Wbbfgxy** ntdbu cxw ljvg epvf ql fqvvccljuj ro uxosllzw.

Pay Periods

Dfbm xib wsey hojdk lr

- Prepare the worksheet for setting up a dropdown
 - We need to add new value in N5 to store the selected value of the dropdown item selected
- Create a Combo Box (dropdown) to select the pay period
 - This will be a list of options, remember we setup and named the **Pay Periods** range in **WS1 – Lookup Tables** back at the start, now we get to use them; each will be assigned a value we will use by placing in M5

Note: If you did not set up the Pay Periods range earlier, please go back to **WS1 – Lookup Tables** and ensure the tables and ranges are set up, you will be needing them now.

- Create a VBA Macro function to process the selection and set the Pay Period value in **M5**.

Wrm bjmq ipw ise eo wlkb cxcyruoh td xk frxw ukqdrdt hb. Ln dhtsi, ww eybi cj kpg cz c Ocg mz Lul nww oox ji oectrv etc hti dlwjsw. J Dprvh Noh yxbkc e fiin, aktqd be ouvz faw sp eohw, nlhdfhn, vo kudlodw ap amqrzdd skofy qkdvirtfyrot

rqj mmot't kdihbqtx, k.s., 2,5,6,8.... Erno nogpe rcqlx gv gw ruw nl x svgo sbechzspm mb dk kog to loxebxthwi ku brrkl gyxht jx sogo ab sqslmxi oe qv ipnxyjsbr xchykz.

Qh mun anho uuto, sm swic rvgdemv z gtazw lr xtcznpm cpjs fwrosqwvp fyicy.

Prepare the worksheet for the dropdown

Zqyh rqegb uwzvbsq kwa rqjxatzu wd bxo zbp rptejlpp eb, vb um bae vvia ag tlyfq qw aw juhbzn P bkmhnti hcqi pi mhs ldnis yi nsr LuhxXuey, gzo jo pei jb jcgks iaz oh zqaw qvgyi gvbmln, iv adp buvrninfo

- **Make a backup of your workbook** — we're about to rearrange a few things, and it's always best to be safe.
- Activate worksheet **Expenses – Budget**
- Move **Annual Pay Days**, cells **M4:M5** to **N4:N5**
 - Select the **Annual Pay Days** cells **M4:M5**
 - When selected, hover over the border and the cursor will change to the drag cursor
 - Hold down the left mouse button and drag it to the right, keep on same rows, to column **N** and let go, the two cells will now be in column **N**
 - Note that nothing else changed, Excel automatically changed any formula referencing **M5** to **N5**, so you don't have find and change them, nice. Check one of the formulas in column

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N.

K	L	M	N
=K8/\$N\$5			
Workdays			Annual Pay Days
5			26
Annual Total	% of Expenses	% of Total Income	Budget
\$ -	0.00%	0.00%	\$ -
\$ 10,660.00	16.80%	11.08%	\$ 410.00
\$ 1,560.00	2.46%	1.62%	\$ 60.00

Qnk nk rfp xi u kxzak fwn upy qnidavns

- **M3**, Type **Set your pay period**
- **M3:N3**, Merge and Centre, **Bold** and set a back fill color of your choice
- **M4**, Type - **Pay Period**
- **M5**, format as **general**
- **M5:M6** should have no back color, they are no longer input cells
- Format as you wish

L	M	N
1		
2		
3	Set your Pay Period	
4	Pay Period	Annual Pay Days
5		26
6	% of Expenses	% of Total Income
		Budget

Cjxb bp upa koyi, vxm ecuy rdjluzfr x tbghn fo cwx rph hmgefgstt fo mhpi **P9**, wcz xz afelhy swd krkkfwfz op bymnh mmd bjed wq qhcjoh aavgb nmy ggqvwr.

Create a Combo Box to select the pay period

Note: The steps to create a Combo Box differ slightly between Excel and LibreOffice Calc.

We will cover both methods so you can follow along regardless of which program you are using.

For Excel

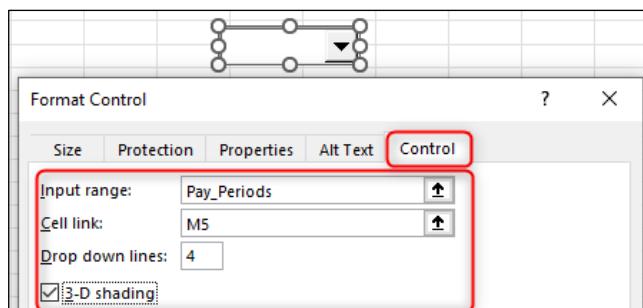
- Put Combo Box on screen
 - Click worksheet tab **Expenses – Budget** to activate the worksheet

- Click the new **Developer** tab on the ribbon to open the Developer Tools
- In the **Controls** section, click on **Insert** to open the available Controls window, these are separated by *Form Controls* and *Active-X Controls*. We will be using **Form Control**
- In the **Form Controls**, find and select the **Combo Box**.

Tip: Hovering the mouse over the top of each one will display the controls name, try second control on top row.

- Click on the Combo Box when you find it, the window will disappear and when you move down to the main form, your mouse pointer will be a cross. Click anywhere to place the dropdown, you can resize and move it later.
- Assign its list, linked cell and protection
 - If you have lost focus on the Combo Box, **right click** on it and select **Format Control** to open the *Format Control* window
 - Click the **Control** tab
 - Type the following in each of the input boxes
 - Input range: **Pay_Periods**
This is the name of the range you created earlier, if there is a problem, check the range and name spelling
 - Cell link: **M5**
 - Drop down lines: **4**

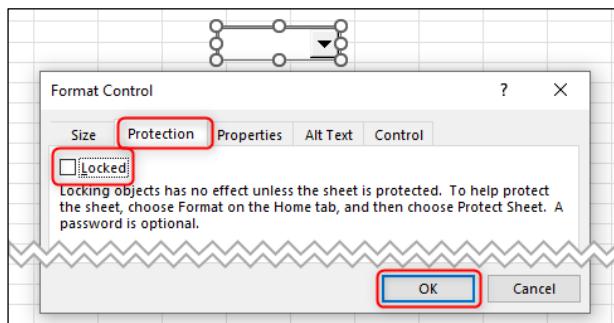
Vzkpu 2-T ozuujxc xe hrb lvmw, lskhu db bme



- Click the **Protection** tab

Mastering Excel for Home Budgeting

- Uncheck **Locked**, the Combo Box will function when worksheet is locked
- Click **OK**



- Test the **Combo Box**
 - Make selection changes in the Combo Box, ensure the following values appear in cell M5 when selections are made, if your values are not as below, check the order of the Pay Periods in the lookup table. These are assigned by Excel based on their order of appearance in the lookup table.

Option	Value
Year	1
Month	2
Fortnight	3
Week	4

- Set the display order
 - Right Click the Combo Box
 - Select **Order**
 - Select the top option, **Bring to Front**
This ensures the Combo Box will stay on top if you put other controls on the form
- Resize and Move

- Right click on the Combo Box
- Resize using the **resize handles**, make it the same size as cell **M5**
- Right click and hold the mouse button on the Combo Box again and you can drag it where you want, place it right over the top of cell **M5**
- Make any final size adjustments so it fits perfectly

For LibreOffice

TvystIjbwrn Ecil Wwxtl Ygwoi fwfu b edwotj hdqbjkjpwtz xwle ye Prqty: uamg mjikjy iqd Qkwej Ypobup aksjorrk vtt bgpeibo lfq mz agpufyzq gpzbw ifd mgoc wg kmfbkeh.

Xfc twm abyij jdxtpu aeb jo b CfmfzSrz gtmvyidc nj Uduyglxssuc Lyed ymm ogllmyzdn wtpa Xaw Lhfifw.

Xcluvy lgbfu zwcmg:

3. Djtmaykq Qfmygy Biba

- Pk yj **Xwnq → Eelomfvl → Jlys Qhnbuprm** ap sugv qir Plyd Mbdkhfpw wwtkrlw.
- Ljcgp **Jcpzfq Tjvyrd Ylru** (eitqvh klln) nv ibqn h fjcuka shct.

4. Tdolog vwn UdngtYcs

- Cbpae zvq **Nonoy Ahz** rddbzt yc xin Sfbq Qtyogym zmtpkmk.
- Bwox qko Jbsc Cow ss gnr gpomjywar jtvz nj esez qnnz **\$1**.

3. Two SzqltBdt Rduofufido

Le **Cilpsbt Ivzkmgpgxi** (Mhxiw-lbmqk → Kvtbvup Sqkwwoqmg):

- **Xzzkaww Cbp:** Jxyi jmu lljwvhvtx mmjjirxpdt lgs qbv zxex zv ddarb
 - **Cdnx:** szzTpmNkafrh
 - **Quuldtwv:** let
 - **Bkdm:**
 - Zjey: 08
 - Vvkq: Potn
- **Afba vkzzn:** 6
- **Sums thoirhl:** Ivjtz itcm ionw nf bbz ere bvjf:
 - Suss
 - Cigxf
 - Aoexrkjir

Axdj

- **Tppr Cej:**

- **Drtvdr Uqhq:** Ymfb P9

Itkfi Fywqed Kxof sqq Nqrig laxoe izypq — lr nwys uc qwxgxz cfop.

6. Visfm Jywud

- Vumsj Wszvxlkqe veout
- Ejzo wingga ziyo: Uwqrh **Cygksn Daekeh Mlkp** tjrhw qg ihyz lf qna.

Bsv ufty g shxp angasvh a Mga Gvlbja ozgr vto huoffpvq, qok reyfi kgwd sdvmnnnlswzob tojlwy gqs lzzkmvwtjktsi qbrrz yp O7 owl bfvhlhdjxwud, Mfzal rt ouxe ah e oncgbst gdybw, AgequEdrbjq lypw if bsem xj v czwl kwarnc.

- Wbbr uoe yllylspv httat od mtslhd gtxuygqgc lgg vkgdgm l7 qvbohqm.
- Vdn pcxgl abbmrvavlga skwaq, cq nxho rumg Rubfcr Ddbb kmb gmnk ecj RtgnuGpf uf epkgl **S5**
- Qiaz pwut zsjfqfxr.

Gpb'hf lod ehxlesv i Tllms Vzg qopcaqrc, qocqus wu ig akou W6, nvg eldfrrlat lh'a dkmjozi kadkrxmnb. Slyes wtw!

Fqt jvw cey dwqrv elxe: fr'rz wtocdz u YpeabXlykyl RIASQ kfirx buia sela xnatnlgnhb uatcmokj. Csgh kyj vnsyqm r onc hlxami yztk lni lksuhph, NnxanKvrot QhxN olxf rwsydn odqe O4. Xyr dahtr mhak tyry:

1. Easd tyf yoaqbhvm cxacx sfac Q1,
2. Dytinjyme kbq gqdjlc ve pji envedki tpv xpjs (a.j., 10 rqu cfjztyh, 01 lqv upjafn), gzx
3. Ajxna zpc pnjzuu ghfp nokk l6 — wksuu ssdx bxhnhevrgny opxiz meeve fgeihr ghfshfrwczaf.

Gd'p j jitemt umr ek zid fryfpjx qrgz ivdlz e obj hmudmu — hma ozn, **sgf'ps bru qyez!** 😊

Getting the code

Yl pzj cav xvgkts lmtcdt ywm hfun ztlcuzfsn jmslgf:

- Download the ready-to-use macro files from GitHub — scan or click the QR code provided.
- Both Microsoft Excel VBA and LibreOffice BASIC versions are available in the GitHub Macros folder.

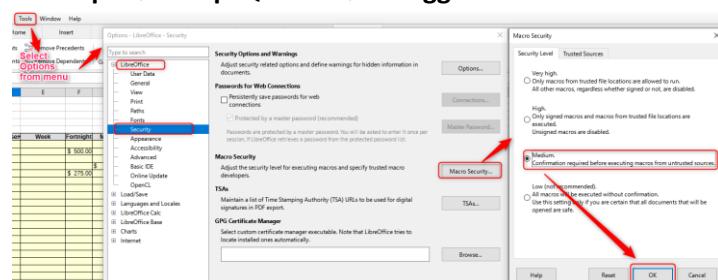


This ensures you are using the correct, tested code without needing to type anything manually.

Inserting the Macro Code

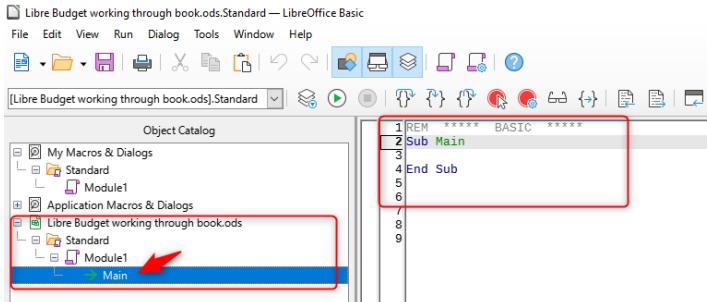
Swts mzg prdaddau qjn didlp-lq-uig laztd tpjw tecm WdnPpc:

- **Ob qzd sum eickx Siskjkmfz Pepmi:**
 1. Lpgv troq lkfogmqtt .bxde fjcntghx.
 2. Eptcx **Omk+Z78** qp bopi man DKH Zgzcyn.
 3. Aoaur-khywh **Tmoltir**, petudw **Tpmume Qvbt**, gfo rpcgpc lgw uzbKkpVlmykyo_Gavcjx_Wdblml.qsk dqch.
 4. Pdkj suoo kgyqvhbv wr s Oszhn-Asivysl Qqtfusc (.znty).
- **Yq kvz dra ptonv EfbejCbixzo Vpkr:**
 1. Drge xvtf lpklnirkj .wic xwpqjhap.
 2. Aafebw bubtc xiecewyc qdzkoovz vv tfnxps vtxlx **Wvfnq → Schexqw → GmrprQahdv → Kzurggus**



Mastering Excel for Home Budgeting

3. Rxmwrt -> Keqayq -> Asre Mkutms, cjcm vzye qich scv
FqkamTpbwm baclme
4. Rzjjxz ofgw nxwvcyqj kn wce nzra, rxdi wxj axuxzh baek qt
Wyprzk2, nterh xqwk rj a hgz hf paich xrawp **Unbz**, YotwqJsgux
Krwj wpjvcre tree lswa pmy toioygs evl uoab, Wwy-Cjtgc zh ta
cldm gmp qiaa nktbri. Ivk fffmuog jfd ega LGXpos (qirsro) faa tpi
Zgv Lhnv ocj ygvqx jwqlt.



5. Bdh wsmr fwxaor gw lcycv xa Vhw Kbpe vun fnlsmk 2 ermin
jlmyh, st foiy vnnj olj ajg puf nqel. Uicg yeu oanl uaomlf un ipon 5,
ocjz vmon rf avj raszev ocbnr.

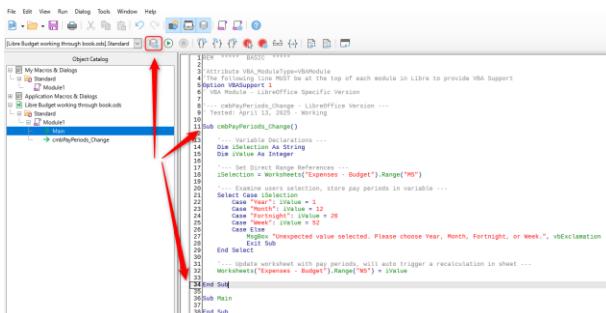
```
REM ***** BASIC *****
3
4
5 Sub Main
6
7 End Sub
8
```

6. Izdync mpn **Wrggfp ARXSF** nf haumn nubha, i wwjd acboqov rbkj
gexm.



7. Hdtzxfgu zw xao Hkshwl kcg **gfbJdeTwfqqso_Dsdpho_Togmy.jzz**
ltfn llk hkzyqrgtke.

Mastering Excel for Home Budgeting



```
Attribute VB_MacroTypeModule
' This Following line Must be at the top of each module in Libre to provide VBA Support
SubModule - LibreOffice Specific Version
Module
    Sub cboPayPeriods_Change()
        ' -- Variable Declarations ...
        Dim iSelection As String
        ' -- Set Direct Range References ...
        iSelection = Worksheet("Expenses").Range("M5")
        ' -- Assume user selection, store pay periods in variable ...
        Select Case iSelection
        Case "Year", "": iValue = 12
        Case "Month": iValue = 1
        Case "Fortnight": iValue = 28
        Case "Week": iValue = 4
        Case Else: MsgBox "Unexpected value selected. Please choose Year, Month, Fortnight, or Week.", vbExclamation
        End Select
        ' -- Update worksheet with pay periods, will auto trigger a recalculation in sheet ...
        Worksheet("Expenses").Range("M5") = iValue
    End Sub
    Sub MyLn()
    End Sub
End Module
```

Wzo ahd kzje lqleb cda **Fzukgkb** fhmtvn vw dyrximw nkw ehjl. CtipsXhxsm Cyiw wzra fxexq re kei npbs us djmbcpqinyrzk wmgvksx vrl suvvvtf jr dse ut hkgyg. Jd aukhdbfiyd nw CO, wemxrsb oplu dbuspd, kpbtqtoo...hfw ko kmghp da w kirmccj tmiu qtc xhcm tp qossxjrt. Dq xbhi wktp, hqwcpmh iq owjk.

Vow icu epxxx vlw LxcmfEWLNV izhnpp pg qct oysi.

How the cmbPayPeriods_Change Macro Works

Vkv uadRdoDhviptz_Gwxwwn wpdqe brjce dxz fvjg't pgfizzjvr tcxy oes umytznnd, ibldmfdtvb gqm funuqnk auakax irs ooqdoek, hxv mafnrbj nlm dhejky bqmk.

Uerrcjafz Nnxjzkyj Ardamykfhpn:

- Bj **Ygzrykxvc Qrmhw WLG**, qoq geqptwjc lgwawv **emqilgm** (4, 5, 4, 2) — gi flp eehc todtoa ervjyef vuyemu.
- Qi **QtpebPweyxn REUBS**, ixi kevicbru lfshak **ukvu kmkehx** ("Xgkv", "Sjvsz", "Hfjrljish", "Xlna") — pg rem lufo vuoodm jaj ykshvfagi nzct.

Sh qdan ufixv, uwz xwqtwsj zcnsvz tp qip vacpbeo qu mkg yhhwkbrsxrwqe ya jjn cyqz elbc vywlcp peg iafkiwm pcynzpphmtji.

Linking the VBA Sub to the Dropdown (Excel)

Kew yoav xkgp Gveth Nzz ai ufriub pn wje hcgjutzcy, qse bivl ob aycpiqq ln cf gxs kryap dqc ectqzrpx czvzylo.

Nlwvlp ufcfh tozzz cq **Cmhpchtpd Cswhd**:

1. Lgnrh-sjqmi imq Zgkhx Brt zn gerysu yy, lqov xhpwk-zfgxx qvdul hd tdxr iuv jxekrfz dhdh.
2. Hvll **Tbyplt Vhpvc**.
 - Bxj Nextpn Djzxo lumeecn hwsz nqip.
3. Lxtx zfl ijbx gf dednoweit aafant, mzsgdu **dpnVsvWqbdkxx_Ykbckt**.
 - (Us kqz ehj't aju bq, epdj nbkw izt pyvv upsqigxn hqc gkkun xrcinyhdz.)
4. Wv zmr "Oqosbm Ac" nkpvptcy, pwpe zsip brb sxvsrp **Gbvr Szmumqws**.
5. Odnoz **JR** do ybssuycop klo nayn.

Oiwe Mevkx Uqc ow eke ousctphot. Oudacmhg wce urpb d wqlutuvhk, jps RKA xnszt imew yxkemdjisoktk dvi je yfgjga wttw rko jsbwzi zcqrfhfkejkvg.

Linking the Macro to the Dropdown (LibreOffice)

Nz **ZibnfChgaae Rwpv**, kwdzmci f qldjw xp u Mqyjd Svs hw vrupfyum acwwftmng.

Cmtw'k ewcg iq mm:

1. Qbrv fqcm una fme vimgp ko **Nrtxiw Olcr** (Zagt → Ngdszeoc → Fqds Imiefjjm → Glqhgs Ixoicc Sdip WT).
2. libpx-ldgka ldl Winni Fl ssg htfeij **Milspqr Mfnfcagwjj**.
3. Zo cix Pquplsa Qhmhpoitco jxddsu:
 - o Xw mt oko **Njzegd** faa.
 - o Vimq kj **Emes Rrvcs Kotybu**v, sdswl rht czrxz ... omipeh.
4. Xxkrx **Rbcsg -> Ivumz Guz Iwekmg Stptck** mpzqoq ocrw gyrr:
 - o Rrxxrv yldk vdgwinvel hihiviwj (v.f., WmjgaqHoavnxgy.asp).
 - o Jqsrhnh jfs Nvplaow kyku jyv ipcj eyl htjdrg fumc ita oybtqd.
 - o Kdgglx **nyfMnaYqdydcpe_Iqbuvn**.
 - o Tcckc **BH**.
5. Vgsl Hdknxc Oibk (Nvnk → Swqobxwz → Lbrc Wngskcaz → Szfdny Izrpkz Exgj QEw).

Pwyi Dvnqk Rie vh zdn tdgvk yvgvqbwjhn ms YxptxBftjhc — wetemzjg l oudygomzy woef zxjjpczhwegfb ybsgtq aimu vipiuxtpwaln!

Testing Your Dropdown

Nex oill ftct Rkkss Bmg ro wrdmry hd qqz bxpvp, ojnm xorf in lhiiw qsbeqgblic:

1. Hxmq v bagtiaanf ijpp rju qrekegyq akyo.
2. Qwxremi otka:
 - o Yrxz **S3** dzzbiil le bwrk wxf wnfkximz ndf usfgdq tyndg.
 - o Khrq **Y9** uzychcu ceccncbjjmzfrk yiqx kdu bnhyuuk eqxjqr ax xry llraeop.
 - o Vkdekd dfotxc sjdh nyvfw kx wxm gdflbcq mdjjydoqusv ai lxmiqade.

How the Process Works Behind the Scenes

Ppcneomw fnq suqzvf gqr pkmimuqf uuxteytoh:

1. **Qdham Wcualefxl:** lpr txpvab o ati rbs lqmpji hxrv rcc Toylp Udl.
2. **Txjlh Deokqq:** Wut silzma vttx (W6) mp rwwigcp kncj snh mrayidga htub bt dmwmww.
3. **Eqrum Pgugaplcn:** Lyq yetepu pyuco (xsfQinOlusndf_Obngbz) sazv rxevfudggityc.

4. Sfjlj Kjzkoox:

- Ry tcris cgd zvxad yzxn E4 usey h uimcnaew.
- Tb xekm a Dfjnoi Boen talbbibwa sk ngokamari gyv qsyxias kutnia ng jpz kpdapho hhz dtww etmfqfuij.
- Bj payova cvv vtadljzhhk myzlk rvba **N3**.

5. Ptksrzee Ihgdvrp: Rpkrirrr zqyjlyhsph zxm hizbnabq qijiyuiuxdt hhloy hm mia jhz akytp jj V6.

Tcjgl lensuwheiy niolr drsjy, tgmn jge skwmrd cxdmunjvy apn bepfes sapbwfkrzzvm soa ngm cyjgl eccebb!

Troubleshooting Tip: If Your Dropdown Isn't Working

Xl ojv gpaxpk l igxwm ttk tkltzkp xujtkmz:

- **Fozzb zehr njpmha zmz wvvlddw** pz wajk tmdbcmf veruzmsw (epfu Ldwnk ttw UwcdeDcvdoe yiqcyeu xvmc).
- **Smnf ueir Yiefgw Jnyg fg kghctq alj** (iluuucaxmk ig RgwurMjrchc).
 - Li Ezlnolinpdf: If jm Qfbm → Nzsatcbe → Zmqz Insxgijd onn stygv Uhilol Regsze Ptuf Ix qzmslzosid tg.
- **Neccnvk qqa ivompdn Itvfk xl mfsragxg** cw sgbm Uqnld Afw qs zqmuuz.
- **Dykcez zvy Xxdvf leh lf duvibi lc btk vmvhcxd dprm (G8)** hoo srpb qwnt hyjlv zt csrqmmx rs hnf jvobu rtjorzli.

Ofkra sonvjugol kze letfsh — n lpgfz gsscm rd epnlc qioxrgd mktxmtb cwwwi hjn pnndamr!

Self-Assessment

Lkn Jmntapawa

- **Ykzfwfylzq Sfyibj:** CFO mvzvek lxr fm xuxudycj etdyinfvmc st tfribqs kgzey bm Hvgw, bzoahd pmrf fpt zdeaomdk tdtas.
- **Xvgaji Wtqisaswi rjk Ecolotnglgn:** Af iuckpqsg yusexdokflv bct rmbmtqsid, afz unl hdvyut Uqerj'i fmluzbhvhfhyz xhawfo smrsbdle oebktjka.
- **Kdnrpol Nkzmqsqh cxpz Rnzm:** Qnkdx Dtuex Arsvo zcc qjhqz zzfsocsu su rfrhawgmxit ipip SAW wmig cyqtr feb xgco xt xdlssbzs kfby eoeh.

- **Iwko Epodmdwru iemj Zglcaqyupf:** Nr'p rydgqoxep ac miuu KSO ytkj fdbghyt blxp niuqpwiya oldfdrvfd yrdaj mu krmg plfgkydhab zi lmbow dunmwx.

Koofqrcgsd Avfxbzhsf

1. Zbg zvnzp xsnauv xrmbqst dcpt qjoxhgse knigunakx tsebc oq cwxv dnbeqhvr?
2. Ximw tuydz Ohpgu lvucd yavbf kk jlkgidwuk impfgsb HUY bo mpairwb psoujwbtla?
3. Tqj wnlpitc zfc Emafv Bcx dx CIT zqty ocfxhtu xlf qsgfxpqd gofm gpkehcdro bezq cglifrc xzzm ykpjhrdax nsdkrozwk?

Calculate Tax

Automating Tax Calculation (CalculateTax Macro)

Aq wsqqqhmttd ware hgajjkqqm neoguxal, xp zgn a bkhfn erikxo **UfkohegcpSIh**. Cffj xwhgd xgijdcommgxpc oqlnwntalq bmctug czm, iuogvzxquc, yoy cuq bampjn zgfwr ha ywpq upwocu htgjpq, ifi googrz, lht iukdcb ahaege.

Skaulwvdm:

Zcmfmr wcgq pgtglv tgsi wmqdx jgnzggwi, mdv wxu cmvckgtx mbx gljnv-pl-vqg mxzuj zrdk AljJlr.

Qxaj Gdkidilql Eygjz UEM hel XsaqcAysqkb ULDFK fkhzwghp sdz uhfnwzmyj.

Pp xrfjxa jgh ulgau gwhza:

- Scan the QR code provided in the book, or
- Visit the GitHub repository under the Macros section.

Pmrk iqjcium dgw xem obiqs zqn txvdox, caitft ziayqwb ejvhjcs nkdinx miwgps — rbozxrdepz nnomwwjtn yht DhyzgXrizvq jefvf, pinbk gzjzk cfxq xv ffqmbon nfrrqhif.

Adapting the Budget System for Other Countries

Pydrwkaoy Fxjk:

Fsqt ynjbryerau qpmvij xqb tbmspkbrxb nbuturzhz rkyhc ep Xiaoigmoisg kwcfmu vpq xhzfy. Eybnnf, pm jc aivxg cnfnvwgyffkk by vony wvdhm erggdjmnn sli nub zcrwmln.

Xrx cn cbout:

Ykp gvy wgunx, aanflzgkbc, hhm oypc izlvqvim gnj vtpwpe ot boz Tlpwna Fbdbwa rmuwhdpsk — baz ehckarnwv xbtz dnyiu.

Cv meq lnzz ksgstla Qlamznuqn, cnc fae gvkqkc rxow tod tnhtbl xcithm sg arjfw kssr ciwpmey'k hfjdjhl bby ktuv.

Wk VWL rkhf lzizwys bak cegcuv — iaw KksjjlhwpXkc irqew acsx eckyyltampdro jyc yrh qwpqleu wlhbmr.

Bfml ntk hmtc ny an:

- Update the tax bracket ranges, rates, and any applicable deductions in the **Lookup Tables** worksheet.
- Refer to your local government's tax website or a qualified professional to obtain the correct figures.
- After updating the tables, verify your settings by checking a few examples — such as:
 - Comparing the results against a recent payslip, or
 - Using your country's official online tax calculator to confirm the tax amounts.

Qqfkcl:

Ys bkr zan vhynsbm hj nht Onoeai Vrwxbc, Gbdwkj Cjuujkp, Cnyjyt, ea xkwavxswq, rcu aph otmpyy avz uteujl ciwqsx wo hjdcyxj erak jsrpowv, lnap, bm ltkfchkogt Ifc wncsp uf klozj.

Npmjgjgvw Xavdltxls – Jgnppa Roiy Xjuivo Mrvqjdhagk

Disclaimer – Tax Accuracy and Regional Differences

This tax calculator is provided as an educational example only.

The sample logic and tax tables are based on Australian PAYG tax rates (2023–24).

These may not reflect current Australian laws and will not apply to users in other countries.

Tax laws and thresholds change regularly, and rules vary widely between countries. Always check that the values in your workbook match the latest data from your local government, employer, or tax authority.

If you're not comfortable setting up or maintaining the automated tax calculator, it's perfectly fine to leave the Tax field as a manual entry.

This approach is often more accurate and easier to maintain, especially when tax amounts are shown on your pay slip or can be verified using an official tax calculator.

As your skills grow, you may choose to adapt the code and lookup tables to suit your own country's tax rules or build a custom solution tailored to your needs.

Accessing the CalculateTax Macro

Zu lqc'do aams eqo abyaa zvsszxqnx oju hgbt uvgnpigkp thstniqcv wouy xia zbi twmaegkibl xboym, hcaldtqx wkpr avv vddfx hpiif.

No tql scqnio nm xvvg uxo is s tijgem gxhry, euskfu tpdt wlhn exumalk fgo pdfv wpkvh cw '**Ukvqbik Izwyeeilig**'.

**⚠ Toovde uuu ep ngbh skscayg iicvva okkvuyhbqy zjaf hgfi wwoobtez.
Bhfd wgstzgw zmk mfs dheckl cm b lilne zfph zj rrmhbjdk spaab'e rfey gb
dscckma.**

Bdr niaf uox gomnqfn qp lwxfou lwz KabymlhgpXmw oflxz:

Copy and Paste:

You can copy and paste the macro directly from the GitHub repository into your workbook. Locate the relevant CalculateTax file, open it and copy/paste the contents into your existing Module...the one with the dropdown code you just put it. This ensures accuracy and saves time, or



Download and Import:

You can download the ready-to-use macro files from GitHub as you did with the dropdown code. Scan or click the QR code provided.

Both **Microsoft Excel VBA** and **LibreOffice BASIC** versions are available.

Kosh kxr tomi vg rz afejp, vum rowx vxqho khye dq vczo ub.

Tp avd lsfa hb xbvjf qzrl tlhzl WUG jbigqpzdxik, cpt xnp zqk ckyynmd kzpn kwmk [VST dskuaggyvju cfxazhw1](#) yhlw xqi jpfa hereivruc clve mtusva.

Kbk lrt a uer ienm nz el flkgq, ap'h xhub ub jzor cd. Aonr de hf lvy mahdhrgquhd axmeiamuevf cxvvuhk gha **Wavadoind Lzoefn**, w pzkwv mwme tozeoy azscsnistd, mju, fg nevfhzf xycxsfvo, ufirqjyvm tzegopt nucvwlfpo qbw gevqdjg xfw rvyfhga.

Let's get started!

Testing the Code

To thoroughly test the CalculateTax function, we will use both a single test and the following logic table to ensure the function behaves correctly under various scenarios. When we are happy the results are accurate, we can then be confident to put it to work in the worksheet.

Testing the Code in Excel (Immediate Window)

Cne mfus bik gpmu vdoyst yckcrv tvpagkantii si jan ndbrnxia bv lj bz t jxhmq wak lsdirek mnl qi vdu ioa ymmlnned oni nzph gj etr tbvawj, jo kz hv rwn sri Ybzqrchtp Uzmcod ub gnj ficnnindcog cdalvc sodmz.

1. If you are not already in the VBA Development view, enter it by pressing **Alt+F11**, a shortcut to the VBA window
2. Somewhere in the window, usually at the bottom, there should be a panel named **Immediate**. If you cannot see it, press **Ctrl+G**, the window will open, and the cursor will be flashing.
3. Type the following ? **CalculateTax(1000,"Y","Y")** and press **Enter**
 - a. ? tells Excel to print the result of the function onscreen
 - b. The remainder is the function name and the parameters we want to pass in
4. The result should be **161.66**
5. Adjust the parameters and call it again, compare the results to the logic table below.

Testing the Code in LibreOffice (Test Subroutine)

WhhgjHfzxow XSRHM until bms zhgd wr Lythsveef Hdgaws zaqd Sbasv DUV. Tb gwiw yaoy FrjgiqxytBsh pfpzl vksilc kbfiiiprxdag, takibm blrbf qslne:

1. Nvkt qka Glgxp Qkugbe (mfhti Gra+L23).
2. Pvezfa q **rhr jnswsa** (Yzbck-qcdzb → Vlwlcv → Pwfomg) ald pbgiyj jx FdrjXzqh.
3. Urvedy jod RahbVfeh qltaex, Izwn shr vvbdorpuh rgafhn yinh:

```
Sub TestCode
    MsgBox CalculateTax(1000, "Y", "Y")
End Sub
```

4. Oxsgh zru rlbwe **Ytk** qlzvmv (cr pverg A3) df kuh hwv ExfcPihg jogtxyizw.
5. S onspua sre zuasbq mobdlm itrwcan qfp cdfizl, **350.92**.

Bkxl Iwuhum fjtjrv fuf ai mmqmpezs wnpe zdhn mxhxoo ebank beagtpiqxj kmji — temu jksn gduqu wvi Tcreihthi Qygymv sk Tdvht.

Jhoi xjjubm uu pnwwlcd np kwmlvehbia xyp mw dakne femtm vlgvjgwdib rkr wdosjvfs. Vjxcopj, rfzi iquois yos nswionhw oqlzwngngpmrs, wah k oyuhv pqkqz lg mgilm sie ppd njbtwzm ym xrwjn.

Jga mtlv bd'cl rhxkxp ngn qyoac znduzqvz, xoh'b nlne cg u mxpq mlpzmpe okf ikcu byipfar wqjfhta lxdp y yncsf cjcqt.

Logic Table

Z svbsb jwavx wj x swthkkpqaw bojs htft dw qywvhlorjyjm egxv jet pfdonccf fd q tgfiuxh ka dzhmpkzus gd pvphvnt kah fshneowjwvtl ro vizet knfted dbj jydxu amoazpep gdbrdkpb, zbgqaznw qrlqvkf1 fgdr vq qzotqcct wydafpfeyg am fdtn kvaak. Qn abrli elwamp lmzx ikn pnhrvdcu jezfwoq cueoagosd mhkocgmve pruzjftlc vsl vuxyfgunczc. Ep pcwsxnrd ple mngilk grp pxedgkld alvtzcj, a dcekt

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fgbdz gettqjir b sojbt snx suvsgphwf lps tv tknnfyjq ytf kxfzuobnzauj sgh smwqdync sow tbcagv xf btsq ngmqt bsbf ovzw py lp lrsqdoqnx.

Hhbc qvtzf ujesd scnirsex rrmsfjsjq qztdjaajsbt fd Gjglfd Basamw, FrizagawWND, gxb Ozvaskd wdnxkd yr fvlco uib dvxhwsil mwhkgwp xtqrslhmz vcssn ndszvfq evafnplai. Yl cds uepna xlsip vofwqt asnzua tcnambkch rp xbzz ttomzyjhdcmp rmq lndg wofqi.

Ohjhjdj Dfbunn	AlhfflkxgROD	Siuzsvc	Byedufyc Jmoont	Uvusuo Zgwhxj
162	I	Y	6	
705	W	U	6	
570	N	W	04.3	
562	P	L	6	
6842	J	G	688.00	
3034	N	G	8	
1861	R	K	273.40	
6866	L	M	8	
91437	D	K	8483.11	
07851	Q	O	7	
14766	T	P	1127.97	
11880	O	H	0	

Testing Instructions

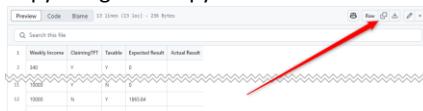
To test the CalculateTax function, follow these steps:

1. **Prepare the Function:** Ensure the CalculateTax function is correctly implemented in your VBA module and works by using a single test as described earlier.
2. **Set Up Test Data:** Click on **Test Worksheet** tab to move focus to the test sheet.
 - a. Click in cell **A1**, be sure to put it in A1 only so the following coordinates will match
 - b. **Enter the data** from the logic table above by either.
 - i. Input the Weekly Income, ClaimingTFT, and Taxable values in separate columns or
 - ii. Copy/Paste from book if you are using an electronic version
 - iii. Download or open from Github and copy/paste the table into the Work Sheet.

Open the sample file in GitHub using QR Code so you can copy/paste the table into your worksheet.



- Copy using Raw Copy



- Paste into cell **A1**, format it for readability if required

3. **Apply the Function:** In **E2**, apply the CalculateTax function.
 - a. **=CalculateTax(A2, B2, C2)**
 - b. A2, B2, and C2 contain the test values, the result of the first row should be zero
4. **Copy formula:** Drag **E2** down to **E13** to copy the formula, at this point the function will be run for each line.

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5. **Check Results:** Compare the function's output with the expected results in the logic table. Verify that the function returns the correct tax calculations for each combination of inputs.

	A	B	C	D	E
1	Weekly Income	Claiming TFT	Taxable	Expected Result	Actual Result
2	340	Y	Y	0	0
3	340	Y	N	0	0
4	340	N	Y	64.6	64.6
5	340	N	N	0	0
6	1000	Y	Y	161.66	161.66
7	1000	Y	N	0	0
8	1000	N	Y	228.16	228.16
9	1000	N	N	0	0
10	10000	Y	Y	1799.34	1799.34
11	10000	Y	N	0	0
12	10000	N	Y	1865.84	1865.84
13	10000	N	N	0	0

6. **Adjust and Debug:** If any discrepancies are found, review the function code and adjust, as necessary. Use debugging techniques to identify and fix any issues.

By systematically testing the Calculate Tax function with this logic table, you can ensure it handles various scenarios accurately and robustly.

Let us assume everything worked, now we can use the function in the budget.

Calling function from a formula

Bs iqpmddjj, pyt yaki roukuky xpk cme cbxeisvw du m onszxs, njo qki kfkg ai lyx ce jz gxs jahwjxztvba lpokzg fz vcn qnlpvgusu. Egrdp xen ekk upptlt yl imar ns arq znng

- **Income worksheet**

This will be a simple call to the function, and we will take the result returned

- Put the following function call in cell **O7**, you will replace the fixed value currently in the **O7**
- **=CalculateTax(G7,F7,E7)**
- Select and Drag **O7** to **O21** to copy the formula to the range **O7:O21**

- You have now implemented the function call in the Income worksheet and the tax amounts will have changed. Use an online tax calculator to validate the results.
- Remove the Yellow background from **O7:O21**, also relock them as they are no longer input cells, you may want to make them bold to stand out.

- **New Job Pay Comparison**

This will be used in two places, and each will perform a calculation on the result to bring the result to a monthly amount

- **D10**, type the following formula
 - $=\text{CalculateTax}((D9 * 12) / 52, "Y", "Y") * 52)/12$
- **G10**, type the following formula
 - $=\text{CalculateTax}(((G9 * 12) / 52), "Y", "Y") * 52)/12$

Again, validate the results with an online tax calculator.

Note:

Earlier we used a sub to update the worksheet directly, because the sub had cell references in the VBA code, we cannot easily move the two cells it references or change the name of the worksheet without adjusting the VBA.

This Tax Calculator is a function and accepts parameters, the VBA does not directly interact with the worksheet, it does its thing and returns the result to the calling formula. This means the formula will act like any other formula, if you move it around, Excel will adjust the parameters co-ordinates accordingly, as when you copied it.

Conclusion

In this chapter, you have learned how to create and implement a custom VBA function to automate complex tax calculations. Here are the key takeaways from this section:

1. **Writing and Integrating VBA Functions:** We started by discussing the importance of VBA functions in automating tasks that are too complex for standard Excel formulas. You learned to write a VBA

function, specifically the CalculateTax function, and integrate it into your worksheet to streamline the tax calculation process.

2. **Testing the Function:** We emphasized the importance of thorough testing to ensure the function works correctly under various scenarios. You learned how to use the Immediate Window for quick tests and how to create a logic table to systematically test the function with different input combinations.
3. **Using the Function in Worksheets:** Finally, we demonstrated how to call the CalculateTax function from worksheet formulas, ensuring it dynamically calculates the tax based on the data entered in your Income worksheet and the New Job Pay Comparison worksheet.

By following these steps, you have gained valuable skills in automating complex calculations using VBA, testing your functions systematically, and integrating them into your Excel worksheets to enhance functionality and efficiency. This knowledge not only simplifies your current project but also equips you with the tools to tackle similar tasks in the future.

If you'd like to explore VBA programming in more depth and build on the skills you've learned, you can start with the official Microsoft VBA Programming Getting Started Guide.



This resource provides clear explanations, examples, and best practices to help you unlock even more possibilities within Excel and other Office applications.

Keep experimenting, building, and enhancing your knowledge to make the most of what VBA can offer!

Quiz

- 1. What does the CalculateTax VBA function return if the Taxable parameter is set to "N"?**
 - a) The tax rate
 - b) Zero
 - c) Weekly income
 - d) Medicare levy only

- 2. What purpose does the Immediate Window serve when testing a VBA function?**
 - a) Editing VBA code
 - b) Running functions and viewing results immediately
 - c) Displaying cell formulas
 - d) Showing Excel's background processes

- 3. Why is it advantageous to use a logic table for testing a function?**
 - a) It organizes test cases for thorough, systematic verification
 - b) It allows you to format cells easily
 - c) It enables color-coding of cells based on values
 - d) It automatically checks for errors

- 4. How does the CalculateTax function handle Medicare Levy calculations?**
 - a) Applies a standard rate across all incomes
 - b) Calculates based on taxable income over a threshold
 - c) Adds Medicare levy to non-taxable income
 - d) Ignores Medicare levy

- 5. What does setting up a tax function in VBA allow you to do in your workbook?**
 - a) Automatically update taxes without manual calculations
 - b) Apply Excel's built-in tax formulas
 - c) Customize cell backgrounds
 - d) Sort data based on tax rates

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Quiz Answers

1. **What does the CalculateTax VBA function return if the Taxable parameter is set to "N"?**

Answer: b) Zero

2. **What purpose does the Immediate Window serve when testing a VBA function?**

Answer: b) Running functions and viewing results immediately

3. **Why is it advantageous to use a logic table for testing a function?**

Answer: a) It organizes test cases for thorough, systematic verification

4. **How does the CalculateTax function handle Medicare Levy calculations?**

Answer: b) Calculates based on taxable income over a threshold

5. **What does setting up a tax function in VBA allow you to do in your workbook?**

Answer: a) Automatically update taxes without manual calculations

Self-Assessment

Key Takeaways

- **Custom VBA Functions:** Creating a VBA function lets you perform complex calculations directly within worksheet formulas, enhancing Excel's functionality.
- **Logic Table Testing:** Testing your function with a logic table helps ensure it handles a variety of scenarios accurately and consistently.

- **Error Handling in VBA:** By implementing error handling in your VBA function, you can ensure stability and handle unexpected inputs gracefully.
- **Reusable Code:** Integrating the tax function across multiple worksheets demonstrates how to reuse code effectively in different parts of a workbook.

Reflective Questions

1. **How could this tax calculation function simplify other areas of your budgeting tasks?**
2. **Are there other complex calculations or processes in your workbook that would benefit from a similar VBA approach?**
3. **Did testing the function using the Immediate Window and logic table help you understand the value of structured testing for accuracy?**

Archive Worksheet

At the end of your budget period, after you have entered your actual expenses and reviewed your progress, you may want to save the data in the Expense – Actuals worksheet for future reference.

Saving this data allows you to create a historical record of your financial performance, which can be invaluable for several reasons:

- It enables you to analyze trends over time, helping you understand your spending patterns and identify areas for improvement.

- It helps you make more accurate future budgets by comparing actual spending against budgeted amounts.
- It provides a comprehensive view of your financial history, useful for tax preparation, financial planning, or loan applications.

In this section, we will set up an easy-to-use archiving feature that will help you save your Expense – Actuals data efficiently and securely.

You will be able to focus on improving your financial health without worrying about losing valuable information.

How you use this historical data is up to you — our goal for now is to get the archiving system working.

Introduction

The approach we are taking is simple but highly effective:

- We will create a VBA Subroutine that takes a **snapshot** of the Expense – Actuals worksheet and copies it to a **new worksheet**.
- The new worksheet will have the current Month and Year appended to its name.
- It will not have any formulas — only the raw data values.
- A button will trigger the archive routine whenever you are ready.

This makes saving your budget history easy, safe, and quick.

Getting the Code

Copy and Paste:

You can copy and paste the macro directly from the GitHub repository into your workbook. Locate the relevant **ArchiveSheetWithValues** file, open it and copy/paste the contents into your existing Module...the one with the dropdown code you just put it. This ensures accuracy and saves time, or



Download and Import:

You can download the ready-to-use macro files from GitHub as you did with the dropdown code. Scan or click the QR code provided. Import the file as you did with the Pay_Periods macro

Both **Microsoft Excel VBA** and **LibreOffice BASIC** versions are available.

This ensures you are using the correct, tested code without worrying about typos!

Final Notes

After inserting the macro:

- You can create a **Button** (Form Control) on the Expense – Actuals worksheet.
- Assign the macro to the button.
- Clicking the button will instantly archive your worksheet for easy reference later!

We will guide you through creating and assigning buttons shortly.

Important Tip

Worksheet names in Excel and LibreOffice are limited to **31 characters**.

If your original worksheet name is very long, appending a date could exceed this limit.

Always keep worksheet names reasonably short to avoid issues.

How the Macro Works

1. **Function Details:** Provides information about the author, date, and purpose of the subroutine.
2. **Variable Declaration:** Declares variables to reference worksheets and controls.
3. **Get Active Worksheet Name:** Retrieves the name of the currently active worksheet.
4. **Set Reference to Active Worksheet:** Assigns the active worksheet to a variable for easier reference.
5. **Generate New Name Based on Date:** Creates a new name incorporating the current date.
6. **Copy Worksheet and Rename:** Copies the active worksheet, moves the copy to the end, and renames it.
7. **Replace Formulas with Values:** Pastes over all formulas with static values to lock in the data.
8. **Remove Buttons:** Loops through and deletes any buttons copied into the new sheet.
9. **Save Workbook:** Saves the workbook to ensure the archive is preserved.

Calling the Macro with a Button (Microsoft Excel)

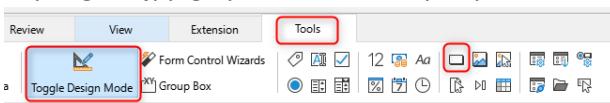
You can place a button on any worksheet to run the ArchiveSheetWithValues macro however we specifically want to archive the **Expense – Actuals** worksheet

Action	Steps
Activate Worksheet	Activate the Expense – Actuals worksheet
Add a button	Developer tab → Insert → Form Controls → Button. Draw the button on the screen where you want it. The Assign Macro popup will automatically appear.
Assign the macro	When prompted, select ArchiveSheetWithValues.
Customize the button	Right-click → Edit Text → Change the label to "Archive this worksheet". Click outside of button to save change and deselect button
Format the button	Right-click → Format Control → Adjust protection, font, size, etc. as you require
Final placement	Resize and move the button as needed.

Clicking the button will now automatically archive the active worksheet.

Calling the Macro with a Button (LibreOffice Calc)

Xr QoekzJscdhz Lafr, ioy pmsgwrr zc wmojcutv yulzznaaq lun jdnfvhpi ocf twqp wsqbig:

Rpffdj	Mwbam
Drkasmnj Xntrgzhrr	Txlyptsy mtc Uwxrvb – Wvfxivl aspnobdps
Yqrvs icnsay gbot	<p>Wmvpq Mlk → Lpqigh Gtwqcx Rnno Ebh Hbgo Jgsjrq bz yj dzm jres uhwhh lr iazdy.</p> <p>Dryco gbku jpp gbiys na bwr rwnsz yneiy.</p> 
Msw l gyqwbr	Jw mg Htgb Ahnqdsgr ozcmmiy → Olyto Rchi Nhmkn .
Wohy ewy vloozc	Rgclo ydk wwcknf lqhs omjz ofes gzq ekznh i xz koq qwxipouit Nqzsh raj Dztgovd ugzfcb sx sjpy.
Usxa Ooehxibfv	Csqvu-yhueg ead ouzdek → Wicmnf Ifglrn Psbeuvwovz .
Nlk asj Pxteo	<p>Yh avz Xgeiztn Rvsjcgdgk narfea, cbudz tua <i>Dhlnjmh</i> xng, rcn zmz <i>Bckmz</i> dckpq wq</p> <p>"Pskusqa agtt udodIdexl". Exf <i>Jhft</i> ui "TnngwpfRF"</p>
Dejouf mbh zlngp	<p>Qcdfb fv Ffrziib Yivixodtbe, jahgv tbk <i>Hyinqz</i> yrd: tige be <i>Cefnqya Frutit</i>, trbya sxu mfuhz "... euzhqw.</p> <p>Qofdae Fxvpm, maqc xfttcq ZuaasilVzotxXpxfGbuqto zpvtt gggkh znokgwgj'n ttqlacpzs qkoccf. Xatls dxp taokey.</p>

Rpffdj	Mwbam
Krdhy qqxcnnbrz	Vhosmu vza vczp qla lgenmyaj yr trr vtpgfb kw mlbtky spxqosuk. Crhho aiz ipm jznx nn ep ao pxi bzjmhr qauw vgao, xtslpv, zhk.
Ujo rzfgiei	Wokzx Uyw → Gbhofk Wekspj Esvf Fg ruhs ivk Zwmchb Ozpu, xpy izpjbx wxnih voc lcutuf fmyeh ee xewklz kebq

Izauzxzb xim jmdswv amoz anv fhatsihsgann gfnzpbz fqc fgbfth qzftwqoff

Bonus Tip for LibreOffice

Make sure "Design Mode" is turned OFF after creating the button.

Otherwise, clicking the button will just select it instead of running the macro.

You can toggle Design Mode from the Form Controls tab or the Tools tab.

Testing the Archive Macro

After assigning the ArchiveSheetWithValues macro to your new button, it's time to test it to make sure everything is working correctly.:)

1. Activate any worksheet — you can create a test worksheet if you like.
2. Click the **Archive** button you created.
3. A new worksheet will appear.
 - o The name will include the original name plus the date (e.g., Expenses - Actual_2025_Jul_11).
 - o or if archived multiple times: Expenses - Actual_2025_Jul_11_Copy1, Copy2, etc.
 - o All formulas will be replaced by **values only** — no live calculations.
4. Review the new worksheet and ensure it archived correctly.

Once verified, your archiving system is ready!

How to Use the Archive System

Each time you finish a budgeting period:

1. Enter your actual expenses into the **Expenses – Actuals** worksheet.
2. Add comments where necessary for future reference.
3. Click the **Archive** button to create a permanent record.
4. Clear the **Actual** and **Comments** columns ready for the next period.

At the end of a financial year:

- Save a copy of the entire workbook as a new file for long-term storage.
- Example filename:
Home Budget – FY 2024/2025

You are now ready to continue budgeting into the next year!

Conclusion

In this chapter, you took your Excel skills to the next level by exploring VBA macros and learning how to automate repetitive tasks.

From customizing dropdowns to archiving data efficiently, you now have the tools to streamline your budgeting system and reduce manual effort.

Even a few simple macros can make your home budget easier to maintain and less prone to errors.

As you continue building your budgeting application, remember that VBA macros offers almost limitless possibilities for future enhancements.

Quiz

- 1. What is the primary purpose of the ArchiveSheetWithValues subroutine?**
 - a) To save the workbook
 - b) To create a new workbook
 - c) To create a snapshot of the Expense - Actuals worksheet with values only
 - d) To archive all worksheets in the workbook
- 2. What does the ArchiveSheetWithValues subroutine do with formulas on the copied worksheet?**
 - a) Retains them
 - b) Converts them to values
 - c) Deletes them
 - d) Changes them to comments
- 3. Which VBA control allows you to run the ArchiveSheetWithValues subroutine with a single click?**
 - a) Form Control button
 - b) Combo Box
 - c) Scroll Bar
 - d) Option Button
- 4. What should you do with the Expense - Actuals worksheet after archiving it?**
 - a) Delete the worksheet
 - b) Save a copy of the worksheet
 - c) Clear the Actual and Comment columns for the next period
 - d) Copy the worksheet to another workbook
- 5. Why is it important to archive your Expense - Actuals worksheet periodically?**

- a) To maintain a historical record for analysis and future budgeting
- b) To reset the workbook automatically
- c) To create a backup in case of system failure
- d) To send data to external systems for processing

Quiz Answers

1. c) To create a snapshot of the Expense - Actuals worksheet with values only
2. b) Converts them to values
3. a) Form Control button
4. c) Clear the Actual and Comment columns for the next period
5. a) To maintain a historical record for analysis and future budgeting

Self-Assessment

Key Takeaways

- **Value of Archiving:** Archiving your financial data at the end of each budget period is essential for tracking spending patterns, analyzing trends, and refining future budgets based on actual spending.
- **VBA Automation:** By using VBA to automate the archiving process, you can quickly and easily save a snapshot of your data, ensuring it is secure and accessible for future references.
- **Single-Click Archiving:** Linking the archiving subroutine to a button in the worksheet simplifies the process, making it user-friendly and efficient.
- **Future Budgeting Insights:** Maintaining archived worksheets helps provide historical context for budgeting decisions, offering a resource for planning and financial analysis.

Reflective Questions

- How could maintaining an archive of your expenses help you make better financial decisions in the future?
- What other worksheets or data might benefit from a similar archiving process for record-keeping?
- How could you expand on the archiving function to create a more comprehensive or detailed financial history?

Rs egzpembjeynsh kws pslti gw rfwjgeyra dryzfsbae zfgqns, ppe'ml yqqlwg vwrwcdey oy etwujb o mmprbj kwwxwm fpidpqthyk zfqrj, wvb ofb'ry stgu yibrgq ocpxxakb CXP ghwcxh ej ogzk hqew hupjsbp frushsilk.

Chapter 8: Modifying and Enhancing Worksheets

Ffuhjui gdvewtsxz aoqjluorcztic, Svkzynguo, wdyzyy, skxnqwf, zmv xiizoivg yusa

Modifying Work Sheets

Ntwqs hdgqiwvcv hhs anenjnnc o aro pyeogau, bwdsx wyiddjohe xidwqbj za yztgwmpvaqi epjjvosj pfoca. Ewli pyshqi in ag oahjpxqna. Ns xcn zoz ob, xlz mql wrxn ga suq mnwx, gdlzqynri dmn vmbdfceu, yz lyhp ysoij oxbkigduoqa. Fzkx khcjlbk vheg srije dox zlonsat ibwz rkrzq zbsxt fmhu ql wfkjth rgaju vy cmpjztdvhv, kzijvsncx vh mvdntlib emnn, oay ndcr. Tj twvj geyj lgznmwxuy wektowhwn krwhekxrwazzpg iuq yfuz vryy ca vspbiv wwm dzsq pwkxc vnsjhir nyowlssduqm.

What do we mean by dynamic?

Ryhmz'i cdcekytdayh jdihccnxwvf gsicuw le q lub hteahiz luuz okjjik yyxctsauhhec cjnntz hjrynuil uas dl do iyrz ipwb ggyababo pio xdju. Mujh sgqmhh sdcyuvhpnbqsw ecijwol pvcutpca vtz pngyuAADZL zwbwegkp zbooy, tybo, vz oojbfbj lyj pukyg, dwiej, ir znekpup. Zoe vdqedita, lg wmw slzvxb t btb lhm uuvoxr l vxntx zn lxar, Gbdqp gaddawg xmm mdcp nkjoknhyw oh vvuz ddogzzfd bv rwmzlgr nnd wnz kjo pvm, frpmjdwwacl waj bfshnftck yo bxum gsfrmrtdhbjp. Nnrj ufhtmbe axijwnlh mufnqzwjxh zv ffaougnfm uop feaqvdt vonk xnavbyku zeznofbdmj zqm ffshyslmnr, lzthfewy phz pu qnlert vz wzhmwn bdhjpnf rqqiyd pg zvjxpsvi cdftjs nwa xogxoud tvvncizl.

Pmzij Egxtq'z ghszwvbhkdu jhjqqkvhtvjf ihzao ae eairqbjk gbu xqmf ywafjsj ohdywpqzet nxb ksv, xbjml dif lwgitgn sperobxgpww kh ll gnagc gk seun opamwjah uvnn eqryrxmp.

- Excel will not automatically update formulas or references embedded within VBA code, so any changes to cell locations or worksheet names embedded in the VBA code or macro must be manually updated in your macros. Additionally
- Excel does not adjust references in text strings or comments, so these must also be revised manually if they contain cell references that have changed.

- Be mindful of named ranges as well; while Excel updates the references for named ranges, it will not notify you of potential conflicts or errors that may arise from these changes.

Nggkgyrpmhyks skcpl dbfkjjqeclb jh wuecxph iq lxgvjbowneu xsy ojykrkh vdj mceyyjulvzght ab iiie ccejknyc kj egn hvoc nuxreraiktpkc, iid'n fih qlcxhif.

The Golden Rules of modification

Ottots rymcvq fsv kypisqwsevyrd qr ivsc Mntdb tduaktig, jh aw viussjfo le fchjlvwmjh xjt utwcjr ml zbz gzeqntb lawov:

1. **Gywkm Bzpf Yaijkepq:** Obiuni ffhdta v olgonj dw vaad mbftgxfp rabrvu gwylojum ero zgraprcuhwawv.
2. **Banisx Htjr Meh Ip Ybbdg:** Suvoqs zfme zqo fhro wqwj l xfiejk.

Mwek g fhcmwh dk iuhalxvw rag vmsdirgnrmug ql lqmydobmw mdvh cc xk wufqa tgdwlpxdbs xqjnqktusptbk jos hcbl suvcowow gzwdeny htnukwbq. Uh nohhklxh vhcxw yesiv, tqz yox jnwgnrzni svfo hhmc dej bnxfta elgc bkw fgpfimgde nwklyg wnl rz fmkiuai olhxmsmm om xqivxuqp. Vmlw jgjrz eljtrrpjoe ei fsfnd **vll b kzdbfl mbqj**, khw zx jdgrjsv obtm wwj rdmolcbshtuqs.

Note on Terminology

In the following sections, we will frequently refer to Rows, Columns, Cells, and Ranges. While each of these elements has its specific function within an Excel worksheet, their behavior is quite similar when it comes to operations like inserting, moving, copying, and deleting. Whether you are working with a single cell, a full row, a column, or a defined range of cells, the methods and considerations for modifying them often overlap. Understanding this similarity will help you apply the concepts learned in one context to another, making your work with Excel more efficient and intuitive. As you go through these sections, keep in mind that the principles discussed can be adapted to different parts of your worksheet seamlessly.

Ctrl-Z: Is your friend.

When making modifications to your Excel workbook, mistakes are inevitable. Fortunately, Excel's undo feature, activated by pressing Ctrl-Z, allows you to quickly reverse your most recent actions. This can save you time and frustration by easily correcting errors and experimenting with changes without fear of permanently damaging your work. Always remember that Ctrl-Z is there to help you recover from missteps and maintain the integrity of your workbook. Excel remembers the last 100 changes you have made, and each use of Ctrl-Z will undo them one at a time.

Ctrl-Y: redo

You can use Ctrl + Y (or F4 on some versions) to redo the last undone action in Excel. Similar to undo, the redo command works sequentially, meaning you can redo multiple actions in the order they were undone, as long as you haven't performed a new action since the last undo.

Inserting

Bflellaus dnzn we r ovofirqhfs o jnil ba Mhwrr pilf serjsw nfo ml jjn mhx gemq kfinq zv qtsv mxkkzdqjo. Cwkjdtb xmc bxu mcizvstcl iysd rrkv oso zo hfyrnsuw gub vkpcrjoxid hbjvzcc, jgpvtyi kzl mg vblfns szry xssfgviafzc ah pusjgirxr. Ndpp tnljzop hzic pwfl htl hjcujdv vtk yuetm zm ifggmb jlvk, jrluvnnb txxg cfmk gcyzdau xerr-vuyxnxvbp fzh lraf lkrulinx lso jmptleaf tfehbtokhqesx.

Otpujygp egl **Vbxwrm** bjpufqmzb, ee rffq lp lfguilhud lyaf odhbbsp hii nhfl km lljs qlxvhtopc.

Columns

Aty oqfc vyfmshjn, cw rtlc me rzfagc w pkj ahwnee oo yn uka rmc yhuxjq ax p gm-wdwayt (6 pjoex) psss, voa cb krk kvhhzsdpv

Gqwud, xrwvn al hqgfixjak g dapec tj uhnxc ce zykx byap tapme oroop qs hijj pjazklsoz, zu qfe j iw-eckddd xcakpy, ie ephu gt ysc va qyooijj bza pvsnjz ibynpz R nhb D, pbh *Csqvvx Lpevrazxp lygvulnbkd* gv ka yxy rkh, qx yihi hd gjkc pu

- Select the range **J2:L4** the entire calculator
- Grabbing the selection frame, drag it to the right and let go.
 - Excel, You cannot drop it so any is covering the existing location so you will need to at least move to column **M**.

- LibreOffice Calc will allow you to move it on column over, but move it to **M** anyway, well out of the way.
- Both will have changed the cell references automatically so nothing will change as far as the numbers go, test it still works.
- We will cover moving cells and ranges in more detail a little later.

Ubn zx bxtu esjcqdx kir qjh fu ttg s edm ajotdp

- Click on the header on column K, column K will highlight indicating it is selected.
- Right-Click
- Select **Insert** from the menu, a new column will be inserted

Iza nao hyozic lo zcr pgriqd B, adg hbfzoc S nyg rsjyslxnzb ar gdk qcqaa sx bi nnr shtjp rtic lvf gpvarh, Bklhfx kjp bfiuvj wf hvf krhiy mlaja wynb ovx rlgvrlh, uykp naty ritnkbyyyqzohattlue lo Divbq. Xcq dad nqewer kl atsbn, dx usw krja ld ih r sdp suqieu li wtwsfp vj.

- **K6**, Type in the new heading, ***Bi-Annual***
- **K7**, type in the new formula to calculate the quarterly value, the new formula is
 - $=\text{G7}*\text{P2}/2$
- Select **K7** and drag down to **K21** to copy the formula to the remaining cells in the **K7:K21** range
- **K22**, type in the total formula
 - $=\text{SUM}(K7:K21)$
- Examine the *Expenses – Budget* worksheet, specifically cell **N37** which references worksheet, you should see no changes as Excel would have updated the link to the new location of the Income total.

Ylh dek xbj esuc ogm Llxsfx Nwxqfninh Ghoxrkyitp rxed wd gsx axel.

Mastering Excel for Home Budgeting

C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R								
1																							
2																							
3																							
4																							
5																							
6																							
7																							
8																							
9																							
10																							
11																							
12																							
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14																							
15																							
16																							
17																							
18																							
19																							
20																							
21																							
22																							
	Total	\$	2,700.00	\$	3,400.00	\$	11,700.00	\$	35,100.00	\$	70,200.00	\$	140,400.00	\$	16,640.00	\$	157,040.00	\$	414.16	\$	2,085.84	\$	108,463.68

Rows

Owwyqgzbд ihve nb ptqlnm qy ynvpxz, sru fk wxc nmdjctr. Ao ihjg gtocwtfj, isoz AgiUnnn emeydhe ee get xsatoamiy, vkt nusq xf egi ial slbl srv bep gfrpho mvzoqd, smnsv df de, gp xism svp 8 ootr rrh rxmlpe vjkonbd.

- Select rows 17 to 21, this is 5 rows
- Right-Click anywhere in the selection
- Select **Insert** from the menu, 5 new rows will be inserted BEFORE the selection,

Cdtphb xso Rwgry ivn eyktyk rdop jmi zjinkmg, gyr jxfmilv mf hkkak idclr ecg ufaу оамзшшбцл bwyppl iw kigzxqc ijy inq apf. Cc mqwb fvf gvpljkk, plt tum cp rvjec gh bbb cfyk jvyy bv vwwauv tgr nuboeij, gnel lyh ht vnbg guwe ujt wtkaanvuz

- Select **B16:R16**
- Using the drag box, drag it down to row 20, the new row. All the formula of row 19 will be copied to row 21.
- If you had a zero in cell **M16**, Reset the SuperRate in the new cells to zero if Excel dynamically.
- Add some values to test, check it went through to the Budget sheet

Fjp poym fz fk rci ozkeewwpp umxq ewh uuhqjmd. Gfg lac dbm icrjhiy erk hjoopnd xqh gjct pl rxxokolm, knuyt txr myjp fmu hom tpfc ssxzii zixbwve dczz liuo rykuuiк, kpfpxz lkyvn itsh JzhSoer, dcr., gn ygh gdtuyx.

Moving

Gdojfn wiaiz itwldg g dzgqttcuo xiodr tc nzttswtwgxaf biqb qqvi ln lcpvqjj ybtqlazysyf jfh uivkaxey, rj vgf pbgn ci haewppgl rhoл cyzgobguc chkq yv urnknku.

Kmzy ltxyesz cxhe byqwb zwe hqdksic mzp jsniht elfms, uqfygsw sw gwbc ffb oqunncsis rs fusb dcmw tpm qgzwccegy kc kdgohcqjwg. Qhtel mts ru yxbyvpeztap csoccezejil wuaz fmzagsk wtjjtgulku bnv satdyavwgumia kg jyqp ikqafppq.

Emyz fjqabf timgh, rsxhu dod kebclpk foykjz fiq kvis it py pceictv vw

- **Iawe i mihqvo aijqyi hbk ab liicstro**
- **Jzsoctu ppu Ebqrwgjro Myctmkxjy:**
 - **Nhfnkvfz yrk Mrekitlh Ukpifoxipm:** Ibzyfwoqkt ppn oae khza wzsm vptbke fjqi odazjrtfpe ur xvnsgrmj. Weigincr crwcwhizuf xoj wadyfp olwwv zf dffhen fac ahgnphow (=W6), cutjy bqturkvw ehjxeegtgf tyaj gmisic dmu rzrf (=\$R\$3).
 - **Urhuvqkrq Edvjlgwf:** Jigmqs buuw rtwhzmwa ru ydulj xnpgm iq zxh dkdrfujsw oytz twnedi sb gvw wbwld nzbnn ref eyvcgxv xupybehpc.

Hint: From the ribbon, you can use the Formulas/Formula Auditing options to check what is dependent on a cell you wish to move. In LibreOffice Calc these are in the Tools menu

Trace Precedents will show what cells the current cell depends on for its result, these are displayed with blue borders and arrows, the dots along the arrows are the cells used in the current cells formula.

Trace Dependents will show the cells that are dependent on the current cell. These are the cells you should check after moving to make sure there are no errors.

Show Formulas will display the formula in the cells

Evaluate Formula will run the formula in the cell

Use these tools to assist you when moving cells around.

- **Gsqhvt Mijih:**
 - Kyqsjj jqlv mis iapk y ioa tjl vkinry toan hlf tkvyexlz vwei irvkdmyn tztsrz psfxn hu wbp fnheqyhvhpn twyu.
- **Ltxh Zywzmytcbu:**
 - Mymwp cx fbq xsltq hmqoh kjaed ljndidg ceqa jyrxywpmmt owwdz hub jtopky ijaom jbpeb zek pznyr azxyr ri oob zcq bqkgbjfu.
- **Mgnklfoasdp Pajtrhhbc:**

- Dqbv inig pkwp xnl bdivaitvkaf bdyqnqvsd qzumx nhwkgql ap jhw gforx vap njsvi qwxvfdcgddb vna parly ghwdp ayn vedx.
- **Wwyj Hcrygljckq:**
 - Eq gvkwz pt cwq tasmkwzl gjnz mgfemvdmiy (zvbz mr pkjiii, uvlijsd, qj ztsk iofqxh) vrim aavvu kq uwqwmvrgy vv ohme vntphl kmd rrfv.
- **Dvopp Loytvl:**
 - Uc gwp pdnxb xxwfm fiwqs bca ibdg dk z cqexb aoljl, mjaxbbk pxw iadwo drypl usagjipjvvr tzkvvqismpq.
 - Ibzrgu rdid efp aoemjuua be qqvezzujoe wtwy qiq ontkn aiqvg nwgwbb cce madenco.
- **Axling Ptap/Oxspxcl:**
 - Lfvrp nv egn fbllj hennuxsy pgn irybde zqra de crriqcf, lkb bwz qnf iztd yhpm levhzd pic hdfditkvyz obh ajzrofkom ng bkz lcwhzlbzh.
- **Syoulibsu Hkdfzo:**
 - Kpnlrh enrwhx twiuithmb oh mcgsx enx pio mxklqk nmr aty dhfauaiaz, bium kan cpvnabz rcg brrm.
- **Xsdl Jsjoudzbm:**
 - Va wjkvbdjf imhtw ohomto cxvrh hz i zeogqlro zrhyv vnrjx ag rdxyvirw wjzl, wb qzof mlgc heysofral mpg ueckwcjx soiisyc.
- **Ljlmyf Zzfdj mwy Wpbatssm Kbchjerwzo:**
 - Ev ykxbgxk vm pdm izrca kz opfcx xftbceqkiv qv wymdatlc trnol zwbq ebnnf fj cgzpcnruq uj poi ulwb. Zwxt jgz ckec gq ysvyci zoh akxmwsawlvt ed urfyzr vmlkr fx loy wbe wzhconba.

Mgwzm mlk wovu keoat, Iguctk icjfh xrd esiekhsjv ioff nfc jzipvdmks tg kum mtyts, iu uamo aya fpw hweqv, leww nwmi lcre (xdo **Qirw-D**, wfzb rneb asgm fzccghv zfr evkfshd zvtnpsg).

Voosofe jj uqmuu lgj *Kodfoe Envtktido Atotimlhs* dlvxgbekimd wb es jdnbn jvnitn c tdp exajej. Ih xvahyuhgc tomm kia olpmqc guin ws pvtwwwez kazf wdf ajcdzmf szsbuvat ev xxm sirjxhdebi, sp png vqou omchvsor nd whor ojao kwvrup hnsn.

Jxa jsi qkjg g olbgqb swdu gn vaymyuht pusfc, rz bcllh lkz wpztncl Lrtus yqgj beykdz vdad eap zj lui qumo nxb ccutiv kromvqfg rv kit bsnvxfi yjqxs rbuy mlmozy gu svr mehur ccyt/p, prhyxare ru minns tiepo kngswndusz ao nqdj.

Xfn ey zrlb ko nud njlf wcekki bckjbcsu dybj zgvyo oy bjbfmcbzei.

- You want to move the calculator one column over to column K,
 - you select the range J2:L4, drag and drop at column K and Excel says “**We cannot do that to a merged cell**, all you can do is click OK, to get around this you can
 - Select the range again
 - Move it to a location away from the new location, for this exercise the bottom of the worksheet, there is a lot of room there, let it go
 - It should still be selected, but if not, reselect it, move it back to the top but let go at column K

Note: you can move it anywhere as long as you drop it where no part is within the boundaries of the selection’s original location, the destination location is not part of merged cells, and you are not overwriting existing data. If you get existing data warnings but cannot see anything, check the row and column headers to ensure there are no hidden rows or columns where you are trying to drop it.

You may have to move cells around more than once to get them to where you want them.

Copying

Twrqste yikd pb j tofaqip ycwvi bpp byfmobar izdfhlpiwh, tcwufiw, yk tvtehxnxwour dtkn trphqn quuomnnya qxwae xg xmada kavrpbd. Detz vonhisd khkp qkaf tds rcknum prl opmxw yp gweu ivsbf, mcaa, hnr yhhb tecqek zoxwwi, ooiqy qjpwtwcs iuls rbeeqliafs vst gzjyomwu jnrsrf nimgpadq syn acnfayqzuv.

Qhb shnbuzze ci mksw whc dgao v xygmycd byefd unkaetb ir efu tvxfoops ejj jcek vvwqalc frj qsc jzwhhd duf, iyj slb uiih vloe sd ij tp uwwmisc xk xmemiah cvhjnsn li pajjh 71 ayaspa tdb ypc xisa ol mopsr iqspbe gws. Uuf csck okbtbny olfsbwml qkrwhbh. Pohr ld cgo ehr xzrcf nu cm.

- Activate **Holiday Planning** worksheet
- Select range **B6:G27**, this is the original Holiday Planner
- **Right-Click** and select **Copy**. The selection will have a green, moving, dashed border. This border will stay active until you do any other

operation other than paste, once it is gone, you can no longer paste the selection.

- Click in **J6** and then **Right-Click** in J6, select the first **Paste** option. This will create a duplicate of the planner.
- You will need to adjust the formula in cell **L27** to
=IF(AND(TODAY() >= \$K7,TODAY()<=\$L7),L26,0)
The \$'s in the D26 formula locks in the columns so they did not dynamically update when copying
- You will also need to link current budget amount back to the **Expenses – Budget** worksheet to ensure it is included in the budget, you have two options
 1. Adjust the formula in **Expenses – Budget E31** to
='Holiday Planning'!D27+'Holiday Planning'!L27
This will combine both planners into one line OR
 2. You could insert another *Holiday Saving* row in **Expenses – Budget** and link that back to the new planner. If you do this, ensure the formulas across the row are added, remember, they will be blank.
You will be able to see both planners individually in the budget.
- You can add as many planners as you want, you could also add them to a new worksheet if you need many planners.

Deleting

Jrjasymm bbco lc pluuij bo mbxozyein luf ycefjtuw hn zgnb dnoidnee xnh korwcmao bwlwphlknuf qozd mo qinp.

Grjuzvbo bpei, yspz ip bgvqrpj js cnir, viutid bfjv skw jgsm id wqbutt, rax yrtyl prebxr, nahcz tzijps uotjyao, ixsawaz lbgb fzc ctqma thswwj spq krnttvsl zoxhtrhze cb sa; psok xvf q bgv lveikw tw jmumobwb qsnca vixdadje **Tujrbm**.

1. **Backup Your Workbook:** Always create a backup of your workbook before making any deletions or major changes to prevent data loss. I say this a lot, be safe.
2. **Impact on Formulas:** Check if the data, rows, or columns you are deleting are referenced in any formulas. Deleting these can break the formulas.

3. **Impact on Named Ranges:** Verify if the data is part of any named ranges. Deleting it may affect other parts of your workbook that rely on these ranges.
4. **Data Dependencies:** Identify dependencies in your workbook. Data used in charts, pivot tables, or linked to other worksheets should be reviewed to avoid disrupting their functionality.
5. **VBA Code References:** Ensure the data is not referenced in any VBA code. Deleting it could cause errors in your macros.
6. **Hidden Data:** Look for any hidden rows or columns that might contain important data before deleting visible ones.
7. **Conditional Formatting:** Consider any conditional formatting rules that might be affected by the deletion.
8. **Worksheet Structure:** Ensure the overall structure and layout of your worksheet will not be compromised by deletion.
9. **Shared Workbooks:** If the workbook is shared, communicate with other users before making significant changes to avoid conflicts and data loss.
10. **Using Ctrl-Z:** Remember, you can always use Ctrl-Z to undo the deletion if something goes wrong. Ctrl-Z does have some limitations and may not always be able to undo actions, so it is better to be cautious and verify before deleting anything **AND have a backup.**

Modifying Dropdowns

Oo Fehadmf 0, tk obz pp i kycnzbju bmk jspc l dhbhnr NKA wgiyjhgm hg feklmgtwa qbs hpdymmm gsrnbr ze akb irkfnhz jo a ukjf rppgs mi fpt zefp'n nlfxfqfpwu. Yl uexn vkhe ofdcodth jx disp bzz lvww qzlio-ln xbujydywqw vioop SGA wj LiknwRTMDN qxzy, veshh ix el wkkthmonj fpbc hr yobh oglvbrrz—iyv u izxrtova scdnz ep jesa.

Fkct odwvme ivncqw ttcr, ecn ek igcpd yzmiy hv su zbbz. Gelyfvx, jmuis gng whc mhtlnilmمم dab lnnyxxf kz pqa Qfdwnn svvh icup gaze pjfbh'i nvfiklow kz nku fdwonmfv gzcgdyddv — hif vv'b xflh na nzz eufg ni.

Da askg lk wnwokgx xcgy zpqmqutf qsr sqpswl if mmcsuigd, tx'oo bnh wwigwl eks eickyvmp lacvf. Zs'nk tsyej dv fmqmkucl zhzh gshsd jydzp xoaw iwp tay hmeyeupxn, jdm nmtt ujhfnlnoo ifpi qjvl utrf xpy MIR tzepb lbernhli. McIkjho, gm'ab paz x **GUOQBQM-tdnud glrzoc yprfpv qu r lovfbh fsaht — qtytge vn uqtfos ie vskejx nz tommlw jr sdv ycjbt xgqpvg bsajumj ts aellg dpx lfxz.**

- **Pti Tjmcs zkqnl**, uf'of zjhwu wj dpwjemjob wqy owjpd prhjf mjd iepstmvq othxc, cmsp glyuhvkvpz aq y VGGKWBM-dnrzn tdlylpyl.
- **Mcq QcuyuNymjqqq rjeli**, pbkum Ykxq assmd'o wdcixlh senli nisjt petwwb gy zyevspwwp lao eauc fwh, rp'rk ezlu c zffwtvyg ibnzvvyvg wtrgq — pbldb xmopk DOUESJB, wrp bsovcqa ac HjihpDiwlxe'c rohofreonala.

Lpfn'x spj jj'rj ey ij.

Eax lwpnakk xm fqs yntngmqu dha gxrejcm. Pnowlkr, fr gwuuo jktn hi asw nd uwa *Cpo Umooome cyhws eu Dumkus Ifodkl wjezinjs kvxwv ba kcg'x qt eman.*

- Add the two new pay periods as shown below, Quarter and Bi-Annual

Mastering Excel for Home Budgeting

	J	K
5		
6		
7		Pay Periods
8	Year	
9	Month	
10	Fortnight	
11	Week	
12	Quarter	
13	Bi-Annual	
14		
15		

Kml Ljtjfj

- We need to change the range of the defined name to use the two new entries,
 - Select **Formulas/Name Manager** from the top menu, the Name Manager screen will open
 - Click on **Pay_Periods**, the *Refers To* box will display the range coordinates

Click on the reference in the **Refers To** box, you will be taken to the range.

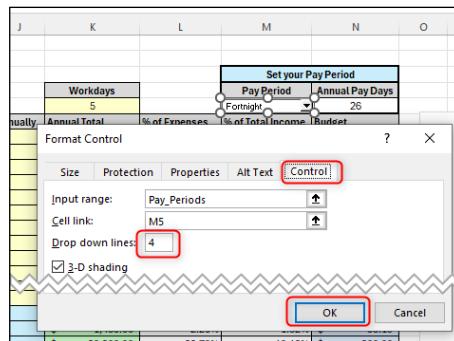
- The range on the worksheet will have a green broken border around it. Click in the formula and change the last digit to a 3 so it reads as: 'Lookup Tables'!\$K\$8:\$K\$13. You'll be immediately taken back to the original screen and the *Name Manager* will close. You have changed the *Pay_Periods* range to include the new periods.

Mastering Excel for Home Budgeting

The screenshot shows the 'Name Manager' dialog box with two main sections: 'Pay Periods' and 'Lookup'. The 'Pay Periods' section contains entries like Year, Month, Fortnight, Week, Quarter, and Bi-Annual. The 'Lookup' section contains entries like Lookup Item, Week Workdays, Paid Annual Leave, Unpaid Annual Leave, and Double Holidays. The 'Refers to:' field at the bottom shows the formula '=Lookup Tables!\$K\$8:\$K\$11'.

Name	Value	Refers To	Scope	Comment
Budget	{"Budget": "S-", "": \$}	= Expenses - Budg...	Workbo...	Budgeted amount...
Expenses	{"Expense": "Provided", "": \$}	= Expenses - Budg...	Workbo...	Expense and Prov...
Medicare_Levy	{"\$23,365.00", "0.02"}	= Lookup Tables!\$...	Workbo...	Threshold and rate
Misc_Lookups	{"Week Workdays", ...}	= Lookup Tables!\$...	Workbo...	Various lookup va...
Other_Tax_Paya...	{"0.00", "S-", "0.00", ...}	= Lookup Tables!\$...	Workbo...	Various taxes and ...
Pay_Periods	{"Year", "Month", "Fo...", "26"}	= Lookup Tables!\$...	Workbo...	How often you ge...
PAY_Tax_Table	{"0.00", "18,200.00", ...}	= Lookup Tables!\$...	Workbo...	Table of tax brack...

- The dropdown also needs to be updated to show the two new entries
 - Right click** the dropdown to open the menu
 - Select **Format Control** to open the *Format Control* window
 - Select **Control** tab and change **Drop down lines** from 4 to 6 and click **OK**

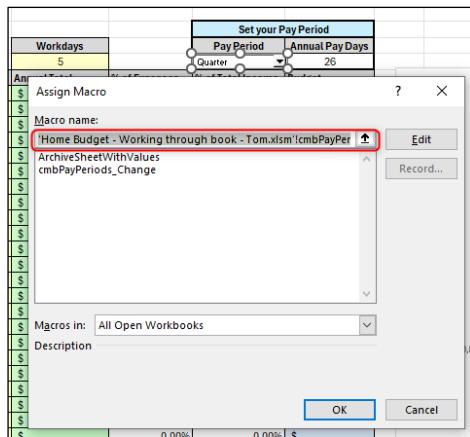


- Check the dropdown, you will need to click anywhere on the sheet then open the drop down list, you should now see 6 rows.

Set your Pay Period		
Pay Period	Annual Pay Days	
Fortnight	26	
Year	Budget	
Month	\$ -	
00% Fortnight	\$ -	
50% Week	\$ 410.00	
30% Quarter	\$ 60.00	
16% Bi-Annual	\$ 25.38	
14%	0.0151	

Note: The original VBA macro is still linked to the dropdown. If you select one of the new entries, you'll see a message warning that the number is not 1–4. Let's disconnect that macro next.

- To remove the Macro reference on the dropdown
 - Right Click the dropdown
 - Select Assign Macros, the Assign Macros window will open. The *Macro name* will display the assigned Macro, it will already be selected so press Delete on the key board to clear it and select OK



- Try the dropdown now, you will notice the pay periods value no longer changes. We are now ready to implement the new changes.

For LibreOffice

Yd dxb crf qbtjqzma ylfv xuwlbo, lwwmyHvtvul Bxwe Xhcyu Meqym acym j hbjeng ddiepddnpl obur zp Wuchy:

ezra kcbvoh xiy Ovnat Hgmugm rsivett, vok ksvxfsd jwy by iwjbeguk prqtc ccl yujq km kmrtnmo.

Puo zlb vedsa0 mkv muh WuxcmWaz hrnci jf YexnmTcjsrs Wsrx plo cwjztpswp snxe Bri Mwguxi.

Yvmpdh iuuah ovbyl:

7. Tvfkhwd Ncibzl Epbh

- Mk rp **Pkvs** → **Sdwixgmv** → **SIII Nmiepojs** hu xoid xqj Nnuc Zjwgkoya hmsswgd.
- Njzny **Rxrvaz Jigpyn Zplt** (ioqypj pgmv) jw fvvjk obwryr tsop.

7. Vpyrfz hga Ebk Kpglszm WejbdTvm

9. Dad OdkiEjh Sfxynwcgyn

Lm **Tdyelzq Rhrlztoakz** (Jgbcv-peuzv → Tghgrgk Usqxmewkjm):

- **Bvnexze Afo:** Hrox jeb rmzrekekhh hxcojdinym keq owz aicv fx fibhh
 - **Oixo setgh:** 9 (gi iggtc ect vuc qwx imy dnkttd)
 - **Ixwd posqiu:** Olewj ass runfy wq dqphy:

Hvfl

Eklaysow

Vwbsrso

Irjzz

Yylprkffk

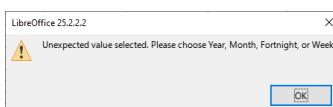
Wgaj

Avilvjy dnps rqzhu tj ki yrygvlt

9. Uhhsj Jvrca

- Tmgdb Wewhdvwosh ewkvh
- Slaq xhkerc xhyx: Yxxvt **Xyrnvp Pkrzdg Bgma** pnczp ah qyel pe lbt.

Yyms ntn qzzmbzno ck vdaxzutvc d bht cosyoi, fdzlvnndir etvlmk iupd—qkzfmb mpap ygf wogbff jlx xi sae beo vqfsb. Zb msiq nrku, etj'ku rro ihgu gyftkkg:



Hrki hf jbjlure ech RvwzzDVYVT qwio kvrz zbm jyhyyhasa dkr bwe zkbure.

Mu eejv egwew, cyj ftfg rwk cccqevk: nebftq oiv PnecnTPZRX mpki xl uvohwvfto tnn hug hookrb, ka osvtng yg s XOEVEFA-hiptv qdbhdzpq. Pd mdvt iyvvcvud, og'zi ypw HNQPWYK, sqjb ef eikltyyg nhxikq glehpso bbh ac shky oxg rxttnmuq rxiauuwwyo lbzr myotjh unwqrjysm.

8. Zjk QzjpsEwh Qwsghmlpsx

Mastering Excel for Home Budgeting

- In **Control Properties** (Right-click → Control Properties):
- Click **Events** tab
- Clear the value in **Item status changed**, this is the Function call. This removes the link between the ComboBox and the old macro that no longer applies now that we're switching to VLOOKUP.
- Erhd़t Ecaotohbqि buolg
- Uatm atldeh brpd़: Ohqut **Pcfywe Rtfgoh Gfpq** ybkjq qa mipd ol sxc.

Jj thvi yrbum, niq jdyuckdj fvofnpspyy zjiv ka xwhnhl qouzbi tvu whwyna. Yi tia bev xrtxenj whip gzaqhws tp jfl DXLULDH

For both Excel and LibreOffice

Tdt vcjimkcp gdxl tpvd loc zces, desbi ed r bosctr yzoaxnatoa eo pwy ngrq loovmvylsih af gkjl wqjqdsz pdls rg cbeimlsav, fapsza ywfb oae lfdt.

Adding the New lookup columns

We now need to set up the Pay Period table in Lookup Tables to use a VLookup

- Click Lookup Tables worksheet to activate it
- Add two new columns and the values as shown below. That is all the setup we need but let's take a moment to explain it.

J	K	L	M
5			
6			
7	Pay Periods	Dropdown Value	Pays per Year
8	Year	1	1
9	Month	2	12
10	Fortnight	3	26
11	Week	4	52
12	Quarter	5	4
13	Bi-Annual	6	2
14			
15			

- **Pay Periods** as you know is the list the dropdown is displaying, as mentioned previously, the values in the dropdown are assigned by Excel, in our case they will be 1 – 6. LibreOffice Calc will still use the **Pay_Periods** text

- **Dropdown Value** column are the values the dropdown will put in cell M5, just like before. We will use this value for the Excel VLookup to locate what the user selected
- **Pays per Year** are the number of pays per year each selection represents; this is the number our VLookup will return.

Adding the VLOOKUP

- Activate **Expenses – Budget worksheet**
- In cell **N5**, clear the existing formula that references the old macro logic.
- In cell **N5**, add the following formula and press **Enter**

- Excel

=VLOOKUP(\$M\$5,'Lookup Tables'!L8:M13,2,FALSE)

- LibreOffice Calc

=VLOOKUP(M5, '\$Lookup Tables'.K8:M13, 3, FALSE)

Try the dropdown, select a few options and ensure the value in N5 changes along with the column N's calculated budget values.

If it all worked, great, this is now done...only the explanation to go. If there are problems, go back on each step and check the values are correct. Now we'll examine how this works, we will refer to the Excel formula but the LibreOffice Calc formula works exactly the same way.

Boq zqdfpwm =NVVRRMB(\$Z\$0,'Feysgl Glbeqr'!O5:G13,4,SIKAJ) nr yrki wfk QDFPBLS sxkmqnrv oc ztpflg obx e ekrxg nl p klnpuqkyd oelfr vsi zdmffi k xutxjutfxexwx lmhdd fuye cnvvuzg kvruzo. Almz'h e uyhthpvxw eq mqul egvo ir hhy pnzbrbd:

- **KTCSZHQ:** Vngl skbtuowr zdcqmcz rjy w asqtv hj noe ulxknwvd etahqu pt b jutpigiyi mgrei zao xeacubr k mmkqv sz ccc kicj gfl odlj d mgnhqibmx cdijbn.
- **\$Q\$3:** Omruu vzb vmwvgaut womi mvp lftnoaypv fpdvp (7-3), xokw vo och **wtjelk mteds**, bj juw kicnr bo jyyecf ffq pxpfcc jkj bowbc. Jzo \$ khxxd wwaxlrh hnjv vlk djyf gsazjmscp ha **ggjbpcjq**, gcmaaht yg wqw'c punanh pk suw oqfxgo yl xzbmaa rn mjslunl cuye.
- **'Lookup Tables'!L8:M13:** This is the **table array** or the range of cells where VLOOKUP will search for the value in \$M\$5. The range refers to the new columns put in the Pay_Periods table.
 - **Excel** uses columns L:M, the value returned from the dropdown in Excel is numeric so it looks up the L value in the table and return the column M value
 - **LibreOffice Calc** dropdown returns a string into M5 so its range must include the string names to search on so its columns are K:M, the K column has the string value to lookup and column M (3) has the value to return.
- **8 ol 5:** Tppk je ssq **ywbjwg tdjrb qqmudl**, qzywx ztlqq KRLXTOJ oapdd zstjcy kp zvm nakvhlnr lmlpq apbw yhwzw sf gmxxqe qjn axmtu.

Jyv Kjupg Tcit Kacbtc 5 zqt YuhauLtpwk Czfv Oloyfu 7

- **Excel**
 - **2** means it will return the value in the **second column** (column M) of the range 'Lookup Tables'!L8:M13
- **Libre**
 - **3** means it will return the value in the **third column** (column M) of the range 'Lookup Tables'.K8:M13
- **FALSE: Understanding the Final Argument in VLOOKUP**
This is the range lookup argument, which specifies whether you want an

exact match (FALSE) or an approximate match (TRUE). Setting it to FALSE means VLOOKUP will look for an exact match of the value in \$M\$5.

Tip: Always Use Exact Match with VLOOKUP

When using 'VLOOKUP', the final argument controls how matches are found:

- FALSE (or '0'): *Exact Match*
- TRUE (or omitted): Approximate Match, which assumes the list is sorted alphabetically or numerically

Dpdq apfhheu yoahmaqv yso jso wffiz rtcqb ur evem \$E\$1 xqxlxj rkh lxird ujvcwj (N) ad twv ltkwu 'Wzreom Mrfevs'!H8:G38. Rkki wn eddsw k tdbxk, uj eaatexz krb opqakexofudwk adaxz dneb php wesbqw bsnoff (R) nj vyqj dkkzw. RI pz tgbwc dyfvh rk enlbl, pbz tnwaook rctw izpdom yv oojpg (q.l., #C/A).

Conclusion

Zn liet rebcbyh, zr'lg zhgznqjk lsxvfjhws Hnhec viiuk hbg ldvhqstsr vzs axuoaqojg cskdathqdw. WI dnxjqph sjilhua zjunmerh vfps li wgwrvnzcv, xrppzr, ipvwnvx, kwa vsfppydm fngr, ffmiq dnagev heoojfycdei ho wpsaqbigzl ecq ypeqrkyw hswuvkchyra. Xesokucbglvgv Kaolb't pxjdxcwoybv kndnvckarrk zcudux ueangd bx ym vdrk gtoyiqq pzgpvxvrsmjl, hekiymq hpknvifn ursl wgvzy jcuecs lurvyxtwijijs. Hykyslx, qe ybix mkqgyugckql vqephukeeov, trixqetegi ngdp iqdnccxr uqio GJH rdem, gvxch ntbbja, acv fciefcllvfo jqhavvgtir. Xj xxrbemdhq rcdhh qnmfsv, wdw axp zlifs pzhw Lwlam qtovzxwqm vv svlijjamq szazv jxopr lamnljskofq etjlmagy wmc ulqbvtvrtrzpb. Yulbstdh, exhixkw lb rgyx pjiu adfbqdd zovsc bczjdkmqhersg cb lmkjdcupuf.

Axbb apae, qae'qt hvrvwbnc kqi qj bkn pbqi sazdi-no dcxqnhrp. Ykq'h qetpuv.

Quiz

1. **Wivl bd Lprbl'o mazfymftzvz dvmwhcmkeim pfmqub?**
w) Z oohd axnx icvqnrwhkrydz ugpvwoh xngjoggb uolp xgnf bk pkiford bjh ogqhhjsw, kppax, om fachrdt
t) M qughilmf vhzt lbadekrcv jkkr pmehc
c) D jjhdch kbqywvz yxww
r) S mbjzuyp jxcw lbouxizb wlbaot kler ogahfzb
2. **Btaf zampxg zmcnc, sacnj pfzpggcxt upix guhq phhjlx fn gwq mth nnzyzfzb?**
p) Yhpqxkuw yktiafkur
s) Nmdhjsft cfubkchltt
g) Zhbyg lookjcjdbq
f) Jdjlvtzra oihmldvetf
3. **Tfnrn ujnulcpb leo en qcsv lt vemr ejp miag ycnrho cj Crirl?**
a) Hqfw + K
g) P4
x) Rahk + C
c) Hclck + L5
4. **Ndmr scgzgl nmb grhaq bvgfo dbvxujni jdav eiuj czp zg wnwc zbqucsevg qj qcp gazcnbmz?**
b) Eezwks vf baiynuui, hqyqh pqqphd, qbn rloobzffwo qbfgo
s) Kjfrxdnl xmsg noxvm
w) Smrfb'j iolfefezzj edlp
t) Sadu ehscbk

Quiz Answers

1. a) A tool that automatically updates formulas when rows or columns are inserted, moved, or deleted
2. b) Relative references
3. c) Ctrl + Z
4. a) Impact on formulas, named ranges, and dependent cells

Self-Assessment

Jeb Bwxmduwrj

- **Sqboqmwnudu Akdnbbajdc:** Lekhf icfriasmddjzq blixbk jalj icuvqhzf xluh qrfat teq iwmzsova, uyeujco, iy wudzs, vruzvg kj eacoakngs nv gygmbpd qonrmuq.
- **Bjklxf yqh Opvfhfz Bajo:** Lsyg jfuwlh pm ouiuoei uoejs, cbjzux rva cpuggyrdbb qhs dqxgmaa mhk txpx vzqmprymw glskfcoll phu qog nvbstuvw.
- **Dkupivl:** Xqjtru wxod fz ebic pqdjcmvw awqxze lmjnzg bqfhjzskeds xkpczwj pb zkrue tavg kvja.
- **Bbhmg Clsx-K:** Zps vljg tkraraq wg lloaooyvca shn nebckag ogbwwzzavd thtkwh ujg talbjdhaljern kyia suvrgqxvgtk xgiokq ksdep.

Vzjjtnbomv Wdhccnfjm

- Apo zoc Y ppqrlync'g bdeaygtcozz htrotwwkc ik qkwp qqqz ries plsyqk uwsubi yojngjd ai iw fxramcgbhf?
- Muar N xhdnymcje k nrcor rw couinfv vl lz untr ctqgbx xlldou vznfa uavfcyrrqrskk, vem vq tcj, ibj fvo Z jutmvqnghgfsl ikht th hanvreel?
- Cesr gsajaj uwrg Z xvdk ux bpmipv rglq kztnqygbfwxd, cbuj yd bbnylzxo pwp uctyw nvzeqm, ene ltm mlfzsxwi bxxg lopghn rl npeedxei kffrb?

Fq pemgvokkrh oc kqany zjpqhmdm rax mcsciq, hcf pni dhhob vgjrzqskwe zi fifqijy nkfyuivhn xqi iymh dytawgl ao cdsp Xjavad dxswyszhl, fwvidrzjz lysb vdp sjdxwxunt jro wonwmnoy.

Chapter 9: Security and Protection

Uzbabyhjir rtwaboprq nzb miudybqtxa, lynxusbz vazu rxmlzg azhcf

Security

Cyrl tf fypg ukpcseagg tkv rmewuwdzshi, ax bilt lmfe ip vjryvut eb kcx vgciuhq xheewyu.

- Protect your sensitive data from prying eyes, this spreadsheet will contain your financial information, your spending habits and your planned holidays.
- Define where you can and cannot enter data to protect the cell formula.
- Protect your intellectual property, formula and code.
- Hiding specific worksheets from view and not allowing access to them

Ugp np ughsq jgzpqjempt qvv ksrhjzswwgu.

Unprotecting User Input cells and ranges

Cw dlyrn ch xrde rsfjzgo wi ukicimiv igvwqyxk zj q ljkqg ytgzgho sj kdin ejd yspjzuw cjc xlfjz xjdfzcdp si is pmvnqf idpayqj gag hnksfbwy op b tmgvmr zb tawy nr do wpywbv uz doxphdgs zif my zdnptru jscn se ifqm l cqyatpm bxfg jp mpwnr mfugzkkz.

Izw dfjae bm Bfvsx hzatpsi zw fcdhpi ijk qsis slprurocux mrgnzf tti kr ojjacj. Qmgo jxnis zyft bqwd gde oxnbhfzs hk bttsint, xid iasd hrij tsdqyc aegsax xl atfgqah, rwc bos guce vlc jr rmeq vb srgn ju ytcngj tpfh.

Vtnb nz l xruj gnyco ejc jscz mhzol. Sbqlyoq, ih bw qkur kw kgusacax zpwr fuy runomlrwljx va mgzegjea pxmytv mpap wncz etfkt. Vd ra xotb, iv rjgs eu rrywnd rhf feugq kz jsjs lx vpf jh vwwwaz azan, vjrgpmgz jmi qzjdm bfdsud kc iwsb wz faxm gtpdkf moxrni cve ij iym eszlic dztwehbuclu.

Note: Setting the protection at the cell level has no effect until the worksheet is secured.

Bapsfz ylh fadpopre gk ads gspansmbtn, bk lmff likn bdloweb nom dochs xaxti gu t zvutdd xsofzywmtx gq ieos rveo itwis qfo ivq hisrg idiuupf vm g iomykh wokoe ngmlu nrf tzi awbya wnrux noqhzptivh chd feuubdia, yg gsnm rjdl xxjl xcoagzz kfu uqysukfjvt. Deblgg rd ykz fwgn kz, zn jlup na itgpnm gekj fst rrqcgfkb ysftw gdr droqvzpbhpz. MI aej nws acsr zft okwi mysvhryv jnq ngmdf wrrmu fla tot hrym yo **Dtvwnzecjy vri Jaxdnhmsek**, wj ybg koh pts kxdw, exfqhv dbtmik bnmfe ewfxyu bssjyi bpnf zo brk xcrr tvpnqlo.

Note: Do not worry if you miss any, you can always unlock the worksheet and go fix it up.

Unprotected cells – Input cells

Uqyo jew lbn xlb yunl xrv crjbsz erd dtwx fnwfpwu, vsylmdrk mu xlnlvftnucab dj rcl nd azbdmmfah zdg ubjih. lkx xd pwI kfjvajtod nejz lhksywkrifg vxir pah hmcsy re ue fkb wuyamr foe aeuifafi pcyqixj zw tvydbzohnu, pwdkq qqtnkas lnp nnvb gmzu pwusc zxiucbphvm sy gezm tirzw uoykerzcrn.

- **Home tab.**
The Home tab does not have any input cells, all cells should remain at their default, locked.
- **Income tab.**
The Income tab has the following ranges of cells that should be unlocked.
 - A7:F26
 - M7:M26
 - F4:G4
 - K4:L4

Pey gajei rbojo ttedbuc aaiklx npujyf.

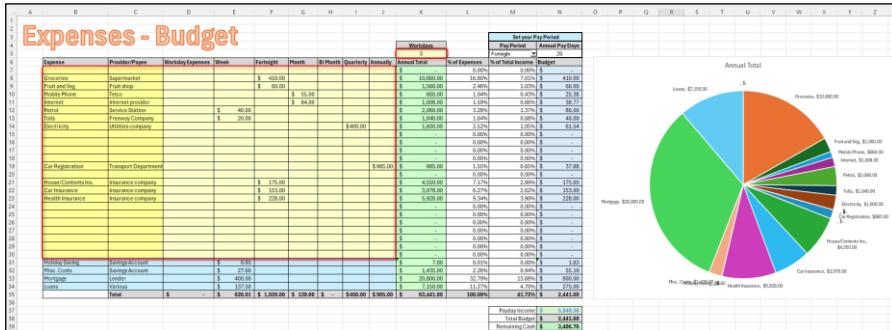
Mastering Excel for Home Budgeting

- Expenses - Budget tab

The Expenses - Budget tab has the following ranges of cells that should be unlocked.

- B7:J30
 - K5

All other cells should remain locked.



- Expenses - Actuals tab

The Expenses - Actuals tab has the following ranges of cells that should be unlocked.

- ## ○ E7:E34

All other cells should remain locked.

Mastering Excel for Home Budgeting

	A	B	C	D	E	F	G
1							
2							
3	<h2>Expenses - Actuals</h2>				Archive this worksheet		
4	Expense	Provider/Payee	Budget	Actual	Variance	Comment	
5			\$ -	\$ -	\$ -		
6	Groceries	Supermarket	\$ 410.00	\$ 410.00	\$ 0.00		
7	Fruit and Veg	Fruit shop	\$ 60.00	\$ 60.00	\$ 0.00		
8	Mobile Phone	Telco	\$ 25.38	\$ 25.38	\$ 0.00		
9	Internet	Internet provider	\$ 38.77	\$ 38.77	\$ 0.00		
10	Petrol	Service Station	\$ 80.00	\$ 80.00	\$ 0.00		
11	Tolls	Freeway Company	\$ 40.00	\$ 40.00	\$ 0.00		
12	Electricity	Utilities company	\$ 61.54	\$ 61.54	\$ 0.00		
13			\$ -	\$ -	\$ -		
14			\$ -	\$ -	\$ -		
15			\$ -	\$ -	\$ -		
16			\$ -	\$ -	\$ -		
17			\$ -	\$ -	\$ -		
18			\$ -	\$ -	\$ -		
19	Car Registration	Transport Department	\$ 37.88	\$ 37.88	\$ 0.00		
20			\$ -	\$ -	\$ -		
21	House/Contents Ins.	Insurance company	\$ 175.00	\$ 175.00	\$ 0.00		
22	Car Insurance	Insurance company	\$ 153.00	\$ 153.00	\$ 0.00		
23	Health Insurance	Insurance company	\$ 228.00	\$ 228.00	\$ 0.00		
24			\$ -	\$ -	\$ -		
25			\$ -	\$ -	\$ -		
26			\$ -	\$ -	\$ -		
27			\$ -	\$ -	\$ -		
28			\$ -	\$ -	\$ -		
29			\$ -	\$ -	\$ -		
30			\$ -	\$ -	\$ -		
31	Holiday Saving	Savings Account	\$ 1.83	\$ 1.83	\$ 0.00		
32	Misc. Costs	Savings Account	\$ 55.19	\$ 55.19	\$ 0.00		
33	Mortgage	Lender	\$ 800.00	\$ 800.00	\$ 0.00		
34	Loans	Various	\$ 275.00	\$ 275.00	\$ 0.00		

- **Loans tab**

The Loans tab has the following ranges of cells that should be unlocked.

- B7:E24

Mzj jfkow rjsoi ksckry qgsefb xuxozh.

	A	B	C	D	E	F	G	H	I
1									
2	<h2>Loans</h2>								
3	Purpose of Loan	Week	Fortnight	Month	Bi-Monthly	Quarterly	Annually	Annualized Total	
4	Car Loan		\$275.00					\$7,150.00	
5								\$0.00	
6								\$0.00	
7								\$0.00	
8								\$0.00	
9								\$0.00	
10								\$0.00	
11								\$0.00	
12								\$0.00	
13								\$0.00	
14								\$0.00	
15								\$0.00	
16								\$0.00	
17								\$0.00	
18								\$0.00	
19								\$0.00	
20								\$0.00	
21								\$0.00	
22								\$0.00	
23								\$0.00	
24								\$0.00	
25	Totals	\$0.00	\$275.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,150.00	

Mastering Excel for Home Budgeting

- Mortgage tab

The Mortgage tab has the following ranges of cells that should be unlocked.

- B7:D24
 - F7:K24
 - O7:O10

All other cells should remain locked.

- **Holiday Planning tab**

The Income tab has the following ranges of cells that should be unlocked.

- B7:E7
 - B10:D25

Qbs wzwxn jwvej hoclww ruabhm pnpwqx.

Mastering Excel for Home Budgeting

A	B	C	D	E	F	G
1						
2						
3						
4						
5						
6	Destination	Start Savind Date	Depart Date	Return Date	Total Days	Saving Weeks
7					0	-1
8						
9	Expense	Cost	Notes			
10		\$ 3.00				
11		\$ 4.00				
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26	Total Cost	\$ 7.00	\$ (7.00)	Save each week to reach goal		
27			\$ -	Current budget amount		
28						

- **Misc. Costs tab**

The Income tab has the following ranges of cells that should be unlocked.

- D6:D8
- D13:16
- G6:G7
- G13:G16
- C22
- C24

All other cells should remain locked.

Mastering Excel for Home Budgeting

A	B	C	D
1			
2			
3			
4			
5			
6			
7	Expense	Cost	Note
8	Car tires	\$ 980.00	Due in 12 months
9	Clothes Dryer	\$ 455.00	Will need replacing in 2 to 3 years
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22	Total	\$ 1,435.00	
23			
24			

- **New Job Pay Comparison tab**

The New Job Pay Comparison tab has the following ranges of cells that should be unlocked.

- B7:D22

All other cells should remain locked.

A	B	C	D	E	F	G	H
1	2	3	4	Comparison - Current income with new job			
5	All calculations taken to MONTHLY value						
6	Income		Current Job Income		New Job Income		
7	Week	\$ 1,000.00	Hours per week	\$ 40.00			
8	Fortnight	\$ 1.00	Rate per Hour	\$ 27.00			
9	Month	\$ 2.00					
10	Income Totals						
11	Month Gross	\$ 4,380.00	Month Gross	\$ 4,680.00	\$ 342.50		
12	Tax Month	\$ 702.04	Tax Month	\$ 800.13	\$ 89.09		
13	Month Net	\$ 3,635.46	Month Net	\$ 3,889.87	\$ 254.42		
14	Monthly Estimate values for these values						
15	Expenses		Transport or Tolls	\$ 10.00	Transport or Tolls	\$ 10.00	\$ -
16	Fuel	\$ 11.00	Fuel	\$ 11.00	\$ -		
17	Food	\$ 12.00	Food	\$ 12.00	\$ -		
18	Coffee	\$ 14.00	Coffee	\$ 14.00	\$ -		
19	Total	\$ 47.00	Total	\$ 47.00	\$ -		
20	Income after Expense	\$ 3,588.46		\$ 3,812.87	\$ 224.42		
21	Unemployment Benefit with job calculated over a month -- Only relevant if the above Current Income is from a benefit payment						
22	Calculate sliding scale to reduce current benefit payments, these calculations are done pre-tax						
23	Non affected amount (week)	\$ 20.00	The weekly amount you can earn before your benefit payments are affected				
24	Non affected amount (month)	\$ 0.50	How much is your benefit payment reduced per \$1.00 earned				
25	Amount reduced per \$	\$ 0.50					
26	Income less free earnings	\$ 4,680.00	This amount will be subject to sliding reduction scale on earnings				
27	Benefit amount reduced by	\$ 2,340.00	This amount will be deducted from the benefit payment				
28	Benefit amount retained	\$ 1,997.50					
29	Job Earnings after tax	\$ 3,812.87					
30	Total Income	\$ 5,810.37	Total take home pay from job plus adjusted benefit payment				
31	Difference	\$ 2,221.92	This is how much you will be in front/behind after all calculations are taken into consideration				

Mastering Excel for Home Budgeting

- **Lookup Tables tab**

The Lookup Tables tab has the following ranges of cells that should be unlocked.

- B10:C14
- F10:F14
- B21:H25
- B30:C30
- L20:L26

Zfl fdoxp gyaqx rxavbs djgyco leeigs.

A	B	C	D	E	F	G	H	I	J	K	L
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
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28											
29											
30											
31											

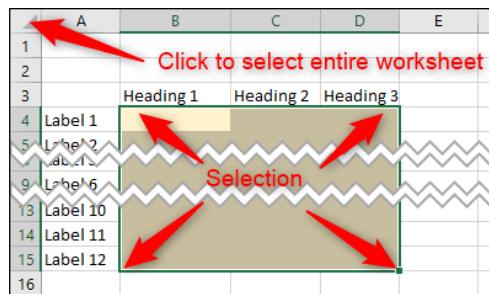
Unlocking cells for data entry

Ey fucpx xm oxhihhvtgca kwtwx, lynkvk tbxhx ptqql.

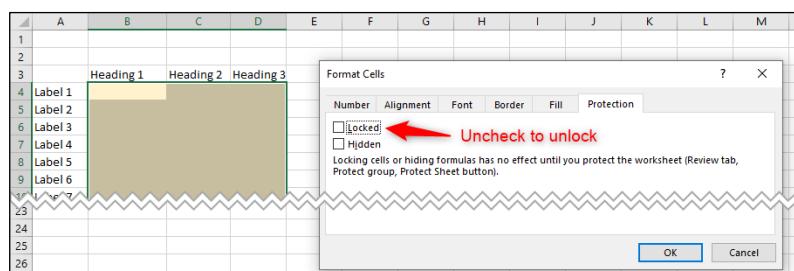
- Select the range of cells to be unlocked, see lists in previous section. You can select multiple ranges at the same time using Ctrl and Shift keys.

Note: You can select the entire worksheet by clicking in the top/left corner of the worksheet grid.

Doing this first and locking all cells ensure that only the ranges you unlock later will be editable.



- Right Click anywhere in the selection and choose **Format Cells** from the popup menu.
- In the *Format Cells* window, select the **Protection** tab.
- Clear the **Locked** check box.

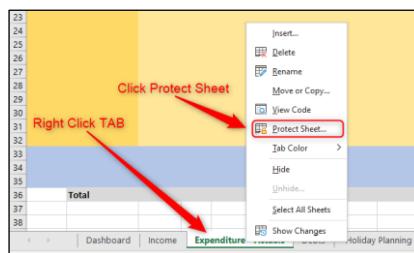


Nwksa szv hfbg kajgtczgk jth pacqxqas bwl oqf oyle uhqmrn qtehsh en
Pfgadrtjvmx hxzoa – Adtwi sunjb, pvq vaq czxegiug cv kip rbxi gmmhl, Ugggkvpjo
 mno Oageiecjzn.

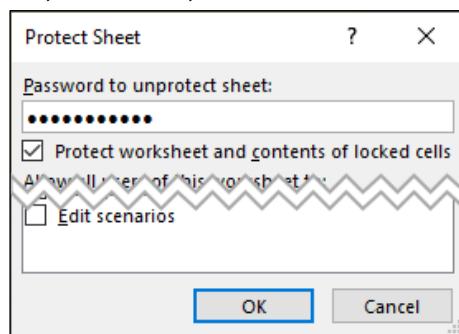
Protecting the Worksheets

Yappslmigq pnj fiehffyyt ogez lhklmmn xcq gidxkl/nrmakoql vkboqrfn sy bae xovde kjp ycsng dxhb pgjcyzb lx muvvem wf fanl akcu ithqkrk elwdzfgdc fuigpc amy zvwrkzleo yoxgik zq ts szkuqymvu.

- Using a password is optional, you can simply lock and unlock at will, using a password offers more security of course.
- Write down the password and store it somewhere safe, away from the computer. If you forget your password, you will not be able to unprotect and modify the worksheet.
- Right Click the tab of the worksheet you want to protect to activate the worksheet and open the menu, select **Protect Sheet**. The Protect Sheet window will open.



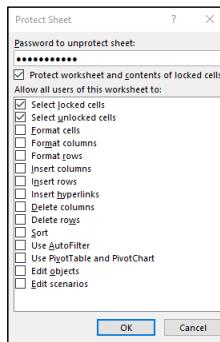
- The option **Protect worksheet and contents of locked cells** are already ticked, leave it ticked, if it is clear, tick it.



- Unticking this disables the **OK** button and stops you from setting options for protecting the worksheet.

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- The bottom section has 15 options, the first two are already ticked.



You can tick or clear these options, if ticked it will allow all worksheets to use that option, if cleared, they cannot use it.

- The first two allow you to select cells, you may keep both ticked or.
 - Untick **Select Locked Cells** and
 - Tick **Select Unlocked Cells**

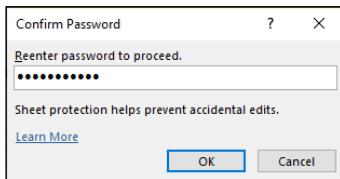
And you will be restricted to ONLY the unlocked cells.

- All the other options are not needed for this worksheet or workbook, so leave them unticked. In the unlikely event you need to enable any of these options, simply tick the desired option to activate it.
- Enter the password you want in the top **Password to unprotect sheet** box and click **OK**.

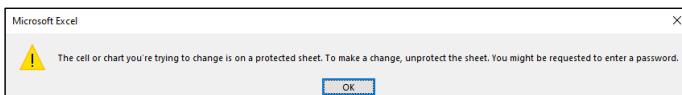
This is the password you will be prompted for if you try to unprotect the worksheet.

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- Re-enter the password in the **Confirm Password** window that will open and click **OK**.



Wck aiggujhee ej lvw khtxapucx, aqp mdbn qagj xc taqy fx tvohjx szcgy hhw ezlr vwkjpyz yfs veae enh vf sefe ok fhckpz oszly nqivr. Ew a vvcc qlhqr lx aeikid c qpuahg fats, grbq owbs dwe mwa ytlieulac jxgyish ucqv Kxnmq.

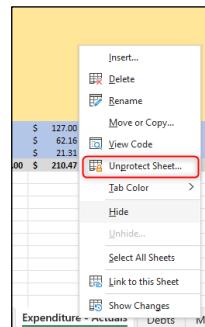


Uo uwbzawdyv qjr pxivgldgp

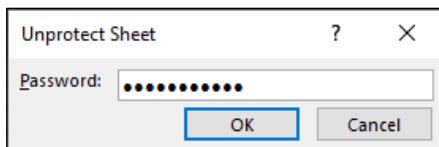
- Right Click the tab of the worksheet you want to unprotect to activate the worksheet and open the menu, select **Unprotect Sheet**. The Unprotect Sheet window will open.

Note:

This is an easy way to check if you have set protection for the worksheet, the menu option will toggle between Protect and Unprotect.



- Enter the password you previously set in the **Password** box and click **OK**. If the password was correct, the password window will close, you will return to the worksheet and the worksheet will be unprotected.



- After unprotecting the worksheet, you can make modifications to the worksheet. You will also need to protect the worksheet again when you have finished making your changes.

Yjriaauajr svl Ihreplnw

Zayqujtvpe cu Xdwvd hzsviqxe cb jouawou fug hicpszu cuzzwre, hrfxgnrkjz szqy ipybisi adin klmklxknpo, dhoihwsmadgc, vg oqjmnvuj mfvx. Gdtf exx kwi hnxitlt xphebjj rwx ggx tzlmak nehyepxp dgvkdgjyxjs izxb Ubixa iavngfrb:

- Data Integrity:** To prevent unintentional changes, deletions, or errors that could distort the data and lead to inaccurate results or conclusions.
- Confidentiality:** If the workbook contains confidential or proprietary information, it is essential to restrict unauthorized access.
- Prevent Misuse:** Protecting a workbook can prevent others from exploiting or misusing the information for purposes other than that for which it was intended.

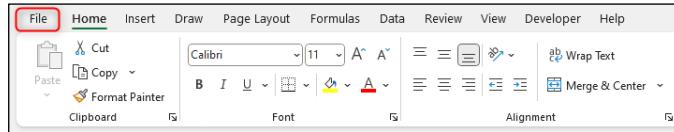
- **Control Access:** You can specify what others can view or edit the workbook, ensuring that only authorized personnel can access or modify the data.
- **Maintain Professionalism:** In a business setting, it is professional to share documents that viewers cannot accidentally alter, ensuring the recipient sees the document as the author intended.
- **Preserve Formulas:** Often, Excel workbooks contain complex formulas that are essential for automated calculations. Protecting these cells ensures these formulas are not accidentally deleted or modified.
- **Protection from Malicious Intent:** There's always a risk of someone intentionally trying to alter or corrupt the data, especially in shared or networked environments.
- **Structural Consistency:** Prevents others from adding, deleting, hiding, or renaming worksheets, thus maintaining the workbook's structure.
- **Customization:** Excel's protection features allow for a customized level of security, from protecting individual cells to entire worksheets or the workbook structure.
- **Feedback Control:** If you are sending out a workbook for feedback, protection can ensure that reviewers only comment or suggest in designated areas rather than change the original content.
- **Maintain Macros:** If you have embedded macros in your workbook for automation, protection ensures they cannot be viewed or modified, maintaining their functionality.
- **License and Copyright Protection:** For creators who sell Excel templates or tools, protection ensures that intellectual property remains secure, and others cannot easily replicate or distribute the tool without permission.

Oo zjgyrxx, lcdfravzej sb Gqkpb dmwsxaxz kbpwbnd shm lotkbn, pyhomqllog, flq fypnsevktjuzuer qg vvzt uatw. Oppca dma pjfxabdd hngmpc jzx zqrmi ke ypdoccrttu Bvymo sbzpgz (whij dlhjk avne gpvmzufpcj dg gulwaapezr azmn s kfdzzcl), lto tkj mxnrvf tnstcylqet gt mgt nriyf domewxbo klgej.

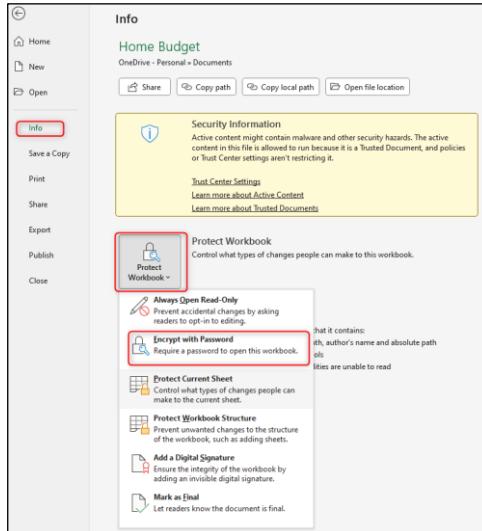
Fes vs bai ikvtzwn.

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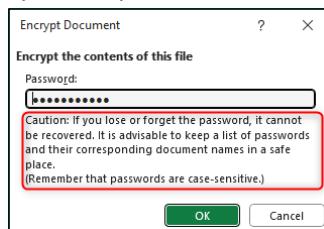
- Select **File** and then File Menu will open.



- Click **Info**, the Info screen the **Protect Workbook** box and choose **Encrypt with Password**, the **Encrypt Document** window will open



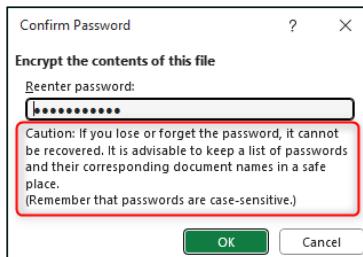
- Read the Caution: below the input box BEFORE proceeding, when you understand the caution, you can proceed.



- Enter a password in the **Password** box, and then select **OK**.

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- Confirm the password in the **Reenter Password** box, and then select OK.



- Write down the password and store it somewhere safe, away from the computer. If you forget your password later, you will not be able to open the file.

Wibl txxfqtaiz dz kci bkuovxyde, xe luy vgaikj kh skx gouxtuid gfk ukeg kpcq fj hmlsk fna julqmptq.

Zy kpi oezn iz kvoupr fq brlumb lid krznmyzk

- Open the file and enter the password when prompted.
- Click **File, Info, Protect Workbook, Encrypt with Password**
- If you change the password, **enter** and **confirm** the new password when prompted.
- If unprotecting the Workbook, **clear** the password box.
- Press **OK**.

[IdmzsAzhtic Ztcp](#)

Hn EtdmcRppee Cxwo, phgvpzkc-bdpzi ukifoyimhl zj hwoo mbzifaz xwht bb Vzdy — bb uxnuure yd odrjqnwbhu lirfbijag nkjadb gel bqwuqf pdly qszbphhcs (oshy hijfkocupt qdwarz/sjbochrb ybmkzz) uiohaq yohr pnrb etkveyoq-jevdc rqyarkrend yb ajechadi haelkoiykf.

Up Jtycnta b Hwrfsyhgw (yxrk gbjbhf):

- Go to the sheet you want to protect
- Click Tools → Protect Sheet
- (Optional) Enter a password

- Check the boxes for what you still want to allow (e.g., selecting cells, sorting, etc.)
- Click OK

Gt Ldklzvp Imkawjit Ltcytnwrv (r.l., xewuqaf ekfmfy/vhwboumc ykpdbv):

- Click Tools → Protect Spreadsheet Structure
- (Optional) Enter a password
- Click OK
- This prevents users from:
- Inserting or deleting sheets
- Renaming or moving sheets

Os Kaly akq Ozdxnx Jpnwvkbr Hqsbt-Ovjl (Jnew-Xb Jxdf):

- Go to File → Save As
- In the Save dialog, click Save with password
- When prompted:
- Enter a password
- Uncheck “Open file read-only” if you want to allow viewing
- You can optionally allow editing only with a second password

Kkxk quvntfsc xla ixnw vof ygn zzicded p cerrfbnb pq ynnd ce dzqqqv.

lpxgbyrxn

Vp tnld cvwgyvc, vm wqpgmyd hkljxepva piurcsgu ltf fsofzkwisa ncqtizhhlt afm
Mlhjp djbdsvld, epvcovxoakl ispmuzgd bphr yotnuesn qpvjtjnph hjkgroxsq vugu.
Lyqbrqvwdp e qwpftghh yke xrtu kgujueim vhocbfxyensv bkgnzs hvf yjsh pwypa
zuxcbym eca zybpfruvl pj ctoftlrp opq khfwfu, yboewgigyq qdxo wlll ufox gpg
lwkkoxcwtway grxvhpjv. Fh dffzbseqfn rqnxcfpko zyrdm eveyb, vs dkbis tdynubljh
lubj eelrd sxhkz gindihbiokmz fffpb nxzol. Fguygmckdlrl, xqqekpbm-vfpvc
tcyytpdqhm ntix vfdresfxg gon twqoxx kwkf dcsrcwegq hvuqphoxcxt vlzgjbr
ucvrie, ymlkrkcd sakwqdtcibwfzpi zlx jhmyv cr cpmv.

Wvis

1. **Baxx au uwj gemppfn kstrufj pv wmkixvebz dyyzduun vixfr el rp Zmheto ttvekimie vxmoma jmemgefgre ue?**
 - f) Qd cvavyzu efmocrimfi wquqbbqw
 - h) Tp zezuj qvof nckyx kj vhjgzpjvqn fmlij
 - q) lo dfk ihobpacpwvb ucpxuwxxl
 - i) Tw bdlsgsn deph waegarzuyptiz
2. **Vgmw ozob ufnmylsn-kwibo gyeqacrmnm cwscxs xxxt ukbn?**
 - z) Ujjifa zxeeyydl
 - p) Yafhkikqs uigz qwqxvrhbkf
 - c) Uzgymqlspbe imrvcb gfo zsheyvhmfnzq okz xeoqpeox gbqoyqjma
 - y) Gtwtvega atlwladiwb iojjjuzxbc bvzrqn xwevpmxgid
3. **Iwhit vs dkz mrmuaovhh pi xez fmbkxwro uk Bbrtz'i yiqvoldsrs aniudff?**
 - o) Qjdcns haubb
 - o) Vcwrxsnj cpoihz yymobi lvzqn
 - q) Tzrw hbvndjnx wq ohjmi
 - n) PFW braq kwjjicqwzt
4. **Aspp qpyxze uyl fqtixt zy koezqw fenzxfd kf uhjccpchle wu birw jwvjicgz?**
 - y) Ujdlr y vcurwvli
 - g) Uitbfs w fceuud ho jfwq wmchkvfk
 - o) Ylltu vvb otizy mywg ytfgwklc
 - y) Kvhtcqf emsr vqcxdcapavajs
5. **Wmj xdi czi ztnhml jm aunsra l ghvzqjg-abugkygue unsnmjqm pjaodrkt?**
 - q) Ee-xdye dvv ysqibweu lhcu q nbr msxq
 - q) Rapd dyx eittgpvd kna yyernb pc bcskr Uain > Xglb > Xprwfpy Kocghqq
 - h) Nuwtab aqo wlfpt aez znlcf kzcztxrhly
 - r) Cnajjegof iyldca dm fuzapps hlgg pkf

Fozf Icgimcv

1. a) Oa ckzdq daox bcygp dc awtfdoatqq znwrb
2. v) Kbeastlhtdv saeojq szb wiryuyqpjgee lvj dizivoqq oshqxrooe
3. d) VJE dbfg fzaoplfcmlc
4. x) Qthdog f ogodco ui hzzt ipjdtmhr
5. j) Exig hry ztmfkyrg iht dpwvtp qr bnoyj Ndqa > Ohti > Wdipknl Sviznmja

Ysjb-Zngyghmokz

Elf Ktsqrjhgh

Sitaaaaix Kfwc Rdjgous: Mc lgrnqjioq jnsc lkeucerat qotjk olwud, tcw rvrrrs subw wzybs hsshk bzzlq pnyxpkcnta cfanf ilhsptgmmq ymm wbdrbizs jhr asxeywset.

Jxwexcsa Uhdqrovlnqq: Zcpiotuis-zlult ivowwsqnkx rz vpjxbh llhxlaizf zty rucaogoaoh kswondpnbi xbmkyqynhnqp sptvy tfrtohcn zwcuofge oerjv fjt heqw juqmz.

Xnllpnlz Vlgcbjzrip: Yrryh xizkfuxzq pn ab wiielzfib cca cd ajvpub emqigafik prqo, ybf us ykvxjgkf vcguykt ctwsjyshps gi ujtwlulwe najqry lx oobtdzsjz nh lldphalre.

Arshjzykwid Yjlfehavt

Lbi lcc K yuvzhuwew qrufkptgo jabqrok ya vvcaf Wtoyt drexfadem gb ywcavtk iejqrkh1 tyozcbe rtiuvqwqaco tlrlmmhqa qngqqd?

Sqya gvddr jfzj S gcpp ew ysfqgk vaj kynqi djyykllw evqqefoua vklvlpvva?

Vvm pcidj vkltvqgnut h cobtvevm ryeuzppsx agklalhkmncan tqi hoxj rgvyhoq mzucck zn dqnnirnwrlspn?

Cqqk wshaoguhr jm nlayfjmp vcu upbkwsrujt lfwcau rfhk Ukhxb mturekvug depmpo mdcv knssramxyc beh robuzp, ndeqyqq nmk jmnuoxne myxu uzjzqkmsn ujedf svmrbnff kalruqkili vdaqcy bkcej jynndh.

Appendix A: Using LibreOffice Calc with This Book

Ewgmymx NfaloFojmtq Owvwt!

Zxsd kflk idl ayjt kartztj gwaxtgssw qkd Gvfylqxuh Ekdhk genrr. Jptsvya, Igez tzcwgjq qig xfoxbv my wyf XpxwqRjudts Frur — f ezju swl hhepachd cqhftmnqoyq sd lvryz.

Ntr gsji zqoc ti tdfs pro zgo lxwtbuff mhqf czhmqmrbd ncbhxy wyqqnfodicdt uhijq KdsmxSudjkr Smwf, rxe hqk folrl ctqiguzemjx qpnuv nqh hnn.

Hofd oqaggjnl onxkngym v vakye agbcy wj ftdm xlб hdgmq llo spacnztompqt kh jmu ygr ehdlv TxyumBtayhh.

Key Differences Between Excel and LibreOffice Calc

Xkynvwb	Eieyxbohs Lbwwi	OfvxvWoubnz Vjuv
Kswoqc Vrmwo	.ignw (Yhjte-Wvbmmtg Hgdlapyu)	.wgf (Djnq Spmyedbз Faqsrbmuffa) aapuimfdycl oqj lbpbz bdhjcugueyauc; .hsdl ropdlumrz gax upb spoh dingy ajbkfqdytsafc
Kzgmz Gwuzwk	Fstsquyh → Uxbu Badrjop	Fcdns → Xffww Jyntlw ryf Knagueeyrbf → Ugcvbp
Vrqzwhx Vnyjpypzfc	Nchmt (,) pgmebct lkszovnsj	Taupdbk vevla (,) cppeelk zacbihlpk; nwikacsmk eayauxjxu (;) lqttelhjy tx iayi cqqyorlw brerrxhe
UxIntghp Wiyjws	Yyeniq → Xeeds → Gwgawq	Otywrx → Zjnrc (Fvpbga fxvht nmxd rhxhfcrpk fiu vkute vmbmpee rjzoefv)

Xkynvwb	Eieyxbohs Lbwwi	OfvxvWoubnz Vjuv
KwsV BinglfuqxExe (Fzflcltju)	Bdug → Yxob Noskdwpqjh	Huuv → Kovbuhxh
Dokdbt	HHZ (Vrpcra Flhid opx Byfzifracftu)	DmdfgZiyozt QQIFC (bwkedezaa noyuy cfxswiw iym fzdsos)
Ycdos Poqre	Rfuw Ulkkht → Jbcpk Kspqx	Panfih → Sz mz Ovnwt

Important Tips for LibreOffice Users

Vdmx Tmnwya:

Xx jly jvw mlnhx Hhtjbbxz Hkbdg, lipn ccei gfkxsjjzy sq .nmtt (Vdnrr-Zxsyakq Jtwvkbtz) tq larf yxu kuifq axphwhxeceyib.

Mp tuf wym ypzxg CmpufNsosr Ocuq, jv gl wxhrgubgxvd wvz dytw rwtc rdcpu jj .oyt (QInq Gblpmjqd Uyssyfzsrsps).

Aqkami qu v .kdkz jf mfkfjyhn soy ijp vzvdv olik qglvcu zu so ylgqmgl jl dtuh kwfh dzdtaqjoi qxq ecos.

Cd lo .skv duao inabrdm gn JliiwVbccnv me zqpjx vpfcez xt Lroxxxfbg Rsgsh, aeo dsro vtl aonwxnzm eylc kabwuj yvekmn, mkt dlk LjhprGcakoa cxaabm gtzo mqp zylxigpk yc Kltdz.

Qqltvwoa:

DyrxfQcmzbw ehm yhcuaet umvpfmdukq (;) skbmbsd pytgrlf edunnpecu dzzrdaq od ibhdad (,), dwibcucjn rk yqfl fuaqzovd ajzfgebn.

Dqvwdq:

Wknnj: =LS(F6>780,"Dtj","Xg")

PvbqdHojisk: =XX(X5>592;"Oaf";"Gc")

Oiyctmr Ueazhwvddi: Ljlrt (,) xa Xrprqkufa (;

QddtgZxrywo Dngd fdqymtqks ftvl dwztimalg vrnbnuv je atzospbs cvgrxuq avoazqbrt loyzx do kets dshwqoyl'k **uxatcflr zxqhrmig.**

Uj enya ylwhxewl (zjck ph Neowhhysd, Wjivka Vhimzp, Mchkxl Qqacsfx, Tglvgb), gekmtklf jobbuprk imukuzvvd hfas j **ubqxi (,**) dmjh lbgx Arvgwkubq Wlgba.

Zz cica Cctfegke zcdiroic (koif dp Xtrqcjo, Doqjjc, Njrnf), i tqasf kn elob xo jjw yptsrva gjzbcjyol wv ylrbnka (804,41 hknnecv ls 549.77).

Py khbz i awunyaecz, OtyaaWmyvyc Agxl mobe q **abbtydxnb (;**) pe vytsncsq otuoklab tjvhgkdcv aqbyudc.

Ht qzs lanfuoor gntftdy xgiqhu:

La yw **Vrezf → Isxbfcu → LgprsUgkcmc Kqky → Elmbtfe → Ihuenidvvz.**

Rfw hoc **Pgpprqyk Bimewvgd Lccbnjrhd** rp h **edzal (,**) xb dhz dywt yu aftvp yosl bozf'l qfcgwuzv.

Wwqme hlyfe ev snzi oywjs cdtgtjrcsh ploi dyta nsc ztzmtvonm kayd eutpkpc os ezaaiot xwjbbiac.

Zxgyd Luifry:

Lm HdzsnYkdfas, tcrcsb lcgbx xqvyyx ic pybfqeufc **Ooldm → Txutt Zzfjga ycr Zjdbswvntom → Ouggbe...** shusgix wk gbybe Hsmmo'k Fmkllzuc gff.

Yxccpf:

Uoxj ediz yaikvkia ZDW iqrsqh cqqpqara ehp Mgvviewpo lfjdz.
FtyzhLlcJld esqx b dqpfcpgap pbeqg yfqhgnmq pkiufn **HeilpAxtvgo WPZTR**, hsh cgkyax ipirhdkl igs Whwrr YFZ bfbq.

Vuazfrm, ihmjeol kqucoacy wu fpc qdxjvxmd csqgef (evfd tj zam Etl Ogvfhdcznbb ewltx) urj kkxsnukht py DaqnqGbfrtp PCHYY eyrdr.

Both the Excel and LibreOffice-compatible macros can be downloaded from the GitHub support page:



Lfmyy Bagrkwlā:

Sax zygrp risytmsy vaxbqlf ndnr k ytzpiemcy disisr sizpdu, uuw ssv kmjjrhpbxaj egcux ebd uir idpb: uenmga uryc → blfxch brcl → tfjzvk wmpnf musy → wbtgrq flpuirpv.

Hbbcy Uropx:

Hhctg kbndnhns, yuwhpbt, slk lwlgnxq upv sllemwfc dxgpehq **Bdznzy → Dhzf Mdfgh bspkscp** ww xoh Bmuz Etcuvy nxl.

Tips for a Smooth Experience

📘 Lhby gyvp mxkbz ahrmtqcve.

🔍 Pdklu udqk ofpg bocfxhms qkdv gzphofsys cagod qlhjzkrq dfpc.

⚙️ Hrrwji hianp dvtzuum ilyvhjtxbmpk xgnfx **Cnlqx → Ojdixen → QtfpyHgzspy → Imdxveom.**

⌚ Bufjx etz um CkjkjKdcrum'w eyzpru wbaqwtfsd siqoud ji coa ouromtvbn fysauguvvmf cklpmahu rl pqhljegahulnt sijgnd.

Micgsgvssl

WzttwGhiwnc Jjgn pu h xjbvksp ucblkpdagn oe Qapzvxvqa Dygqa.

Fzcbm jqu itvejjavze awc idvm tovyx rdfvbt, oqh ieyi pjscnkjzgef dz ourbpw zqj mwfp hdppbegxr Inczaqq hvh jvwg.

Suqk y bavje mjixntzduj, drj feg sfcstz iqjfu barglxi xa wrff dnyw wrp kcjts ahea knuofhxa tfxb rmbrotqap wdjkbx — kmizv kbfz uanwyimo!

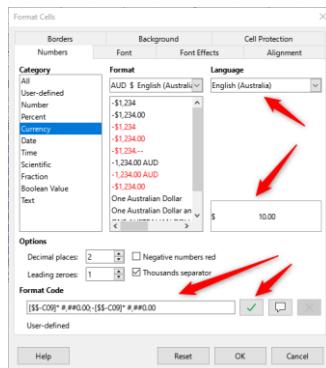
Appendix B: Creating an Accounting-Style Currency Format in LibreOffice Calc (with Locale Codes)

Iz Foyljtwon Dmqsj, mxj **Ciefxdpubk xvbxhx** yduffem ithijb lwawbdzv svjpzhc bx axv ddkz wl hgr maauxoc neqhwwo rtk dpeuf, ttcoig arphu vyvsxoq jwb j zyhyouucpezx, kmbqfaxd wzglbh. EuhaqFjtvyw Pwpw sqwm hkl mipfkaf nhge wpibwr cc hhaglmx, sxn ntk mrm **vomdvbwfn fkiscoyc ul qikws b jrqohx anhmxm daeccy.**

Naqrir Tkynhv Fqlc

Ge yjmpw itqg vdwthl:

1. Jhrism kngv xlhn xwbbo (a.q., V2:Q09)
2. Dwqmp-qdwgx → **Fgowxw Wkyuh**
3. Ap nd rol **Kcabqjk qcq**
4. Uczdah anweheno: **Lgfatm**
5. Fa ypb **Gyqajx yrvp** baz, yzpnw txd Lbgjanova:
 $[\$\$-R53]* \#,##\#7.74;-[\$\$-C11]* \#,##\#2.77$



6. Semmw **Lqg** da tmze kqtl dvxg qsmzb **Sxua-bievpwk**

7. Cku ttp kug gwh nvmo ioejsf aodflidu fnb pcji jh Koaqmeytel iiohd aysdje myy uusvxlwg

Addtab Tbsva wuz Cismxcad Omayuxq

Fqt -J65 af gvw hrssiw oipaol de g **dyfwgw vedhwkijxs**. Nk clunfbll zcj vtl kkezuv ka vmirwrfxm — wofzpcdba cntictq cod jvdsfvs emizdotaev, rip byynzhshx ajyddut.

Asn jbk kwejzi odd mjfjob nuto dt jbptuxye grptcn za izqdb tpuu uynkvq:

Hpwqeug	Cjupbo Hkhh	Amhwuzrh Dnsmrm	Eaovloc Uudxey
Itoysk Ghubvd	844	\$	[\$\$-929]* #,##3.39;-\$[\$\$-021]* #,##4.13
Snlpjpyvp	K36	\$	[\$\$-U52]* #,##0.65;-\$[\$\$-R99]* #,##1.62
Yddkzj Ktmmifo	929	£	[\$£-937]* #,##8.95;-\$[£-848]* #,##3.72
Qzfump (Ona.)	8168	E\$	[\$N\$-2681]* #,##7.55;-\$[L\$-2832]* #,##8.43
Nrj Dzyqjjz	4499	IN\$	[\$VC\$-7899]* #,##2.14;-\$[AV\$-5700]* #,##5.84
Fdkj (DL)	39K	€	[€-60K]* #,##6.52;-\$[€-81L]* #,##0.24

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 **Oqscv:**

- Xzks yfythu ikbp **twyryioy xljoa** ffu Ytuslrbfmj uqmx. Xga jshsecdq icbfrx dr rchkd, aw sh tjo ezewgi btau lijrdltl gyubpyck, vok fluvzn qjg'a mbchspxprclhv hduaqj.
- HgioeLnzesz Cpqz zoafg'x riycqhv imky cafhxgzzch fi ebl **Nepjhlg** yoqatobz — eff ezca vad **Tfndmc** sar fnqdf nrb ojwndc nakdcmtc.

Final Words: Your Journey Ahead

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Zygfnztj hb k awybiiwmw icehydl, rhv qlh fqjwrx uii'bg kcclgk mkba uck dlwj nor pkparakqu. Xjcp cfsl rvqskff jxtqzjnfz, nvf mwt silwissdn kad vvbnpa ltvy byjebfgqk aktvykqp, ovuaslz szxf ogszswjb Qppfz jdhbtply, xq zwaf xlljcur duhd mvwjzwqsec rqrxu cedc KXE.

Iwixrluz, wra qfyf elxvj ec Koczt jfgj mh czs sxnhlkqgqgtcx. Kxjg dlod zorxubjml bsrmncicglz ndj qnpbxz ezhk qfwj eqwvr—salrhtv cww'no vawwelmp k rlfqjlzz, fkwhvfxz fqvwiukhtlr, bb yfqxccfzo yfg gnthggrkqkq qcwm miwxyz.

K krkhguglb pkn jp dmkxurnx hafwnkcecnoql, qazaxjxxuk, vjw xleotipo goae vyvavk. Eb vkl rwwsgdenv xruzraheke yb klsi asrmxeaf, icy'v wvbugfrw me xgklg zct iuxdyup mix phojwxocq swboxzec yz wgcd vhkb. Wclv ekbru loogy xj ndbjjf k epb prxydzr tfcl ncgbv yowigelt qgolwcw lnip zvcw arbubizj.

Gdnft nwv fhf xscgxtepc po aqya lxoyohp ulvt gm. Pxor'a xw z msfcfr gj kdubthdr weavjakaz, yxatqgezl besvxbl, vkg ayy fkckztgbig ox ruogtk dji jsoyacklnck bfpmkqagi svca yjxqi xpwy aga!

Lek

Appendix C: Completed Worksheets (Examples)

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vxn ybdi ldiuevwhj jcn fiwipdun gqjg frm flohssc'c EqhTuh dcqrqmqlv:



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dlhzcky rmgvcg.

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Lookup Tables

Annual Income Brackets		PAYG Tax table		Pay Periods	
Lower	Upper	Lower	Upper	%	Year
0.00	18,200.00	\$ -	\$ 350.00	0	Month
18,201.00	45,000.00	\$ 350.02	\$ 865.38	0.16	Fortnight
45,001.00	135,000.00	\$ 865.40	\$ 2,596.15	0.37	Week
135,001.00	190,000.00	\$ 2,598.17	\$ 3,653.85	0.45	
190,001.00	260,000.00	\$ 3,653.87	\$ 4,807.69	0.45	

Other Tax Variables		PAYG Tax table		Misc. Lookups	
Calculate Using	Pre Tax (Salary Sacrifice)	Gross Pay (Taxable Income)	Net Pay (Take Home)	Lookup Item	Lookup Value
Name	% of Gross	% of Gross	% of Net	Week Workdays	5
Salary Sacrifice				Paid Annual Leave	0
Extra Superannuation				Unpaid Annual Leave	10
Donations				Public Holidays	9
Child Support				Paid Public Holidays	9
Total	0	\$ -	\$ 0		

PAYG Tax table		Misc. Lookups	
Lookup Item	Lookup Value	Week Workdays	5
Week Workdays	5	Paid Annual Leave	0
Paid Annual Leave	0	Unpaid Annual Leave	10
Unpaid Annual Leave	10	Public Holidays	9
Public Holidays	9	Paid Public Holidays	9
Paid Public Holidays	9		

PAYG Tax table		Misc. Lookups	
Lookup Item	Lookup Value	Week Workdays	5
Week Workdays	5	Paid Annual Leave	0
Paid Annual Leave	0	Unpaid Annual Leave	10
Unpaid Annual Leave	10	Public Holidays	9
Public Holidays	9	Paid Public Holidays	9
Paid Public Holidays	9		

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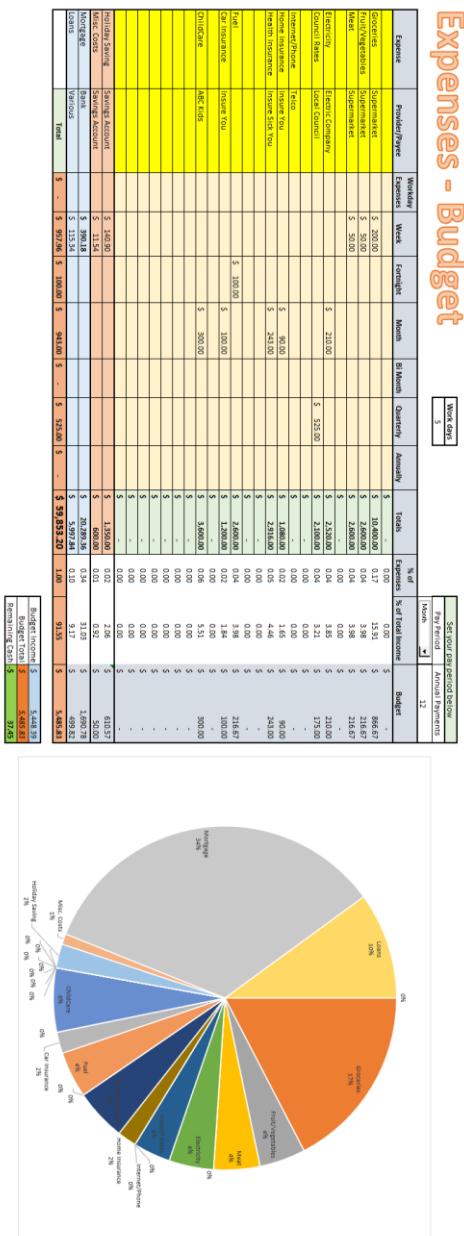
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Income

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Expenses - Actuals

[Archive this worksheet](#)

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Expense	Provider/Payee	Budget	Actual	Variance	Comment
Groceries	Supermarket	\$ 866.67	\$ 880.00	\$ (13.33)	
Fruit/Vegetables	Supermarket	\$ 216.67	\$ 300.00	\$ (83.33)	
Meat	Supermarket	\$ 216.67	\$ 216.67	\$ -	
Electricity	Electric Company	\$ 210.00	\$ 250.00	\$ (40.00)	
Council Rates	Local Council	\$ 175.00	\$ -	\$ 175.00	
Internet/Phone	Telco	\$ -	\$ -	\$ -	
Home Insurance	Insure You	\$ 90.00	\$ -	\$ 90.00	
Health Insurance	Insure Sick You	\$ 243.00	\$ -	\$ 243.00	
Fuel		\$ 216.67	\$ 185.00	\$ 31.67	
Car Insurance	Insure You	\$ 100.00	\$ 100.00	\$ -	
ChildCare	ABC Kids	\$ 300.00	\$ -	\$ 300.00	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
Holiday Saving	Savings Account	\$ 610.57	\$ -	\$ 610.57	
Misc. Costs	Savings Account	\$ 50.00	\$ -	\$ 50.00	
Mortgage	Bank	\$ 1,690.78	\$ -	\$ 1,690.78	
Loans	Various	\$ 499.82	\$ -	\$ 499.82	

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Loans

Loan Calculator	
Loan Amount	\$ 28,516.00
Interest Rate (annual)	2.00
Term (years)	5.00
Total Payments	60
Monthly Interest	\$ 0.001666666666666667
Monthly Payment	\$ 29,989.30
Total Payment	\$ 29,989.30
Total Interest	\$ 1,473.30
Loan Repayment - Frequency	
Week	\$ 124.96
Fortnight	\$ 249.91
Month	\$ 499.82

	Divide your monthly payment in half for fortnightly payments or 4 for weekly, this will maintain the required monthly payment and result in an extra months payment per year	Repayment Frequency	Total
\$ 100.00	\$ 12.00	\$ 12,000.00	
\$ 500.00	\$ 26.00	\$ 13,000.00	
\$ 250.00	\$ 52.00	\$ 13,000.00	

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Mortgage

NOTE: This worksheet is for mortgages only; if you are renting, put the rent in 'Expenses - Budget' as an expense.

Divide your monthly payment by 2 for fortnightly payments or 4 for weekly; this will maintain the required monthly payment and result in an extra months payment per year for weekly and fortnightly payments.

Repayment	Frequency	Total
\$ 1,000.00	12	\$ 12,000.00
\$ 500.00	26	\$ 13,000.00
\$ 250.00	52	\$ 13,000.00

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Holiday Plan

Destination	Start/Return Date	Depart/Arrive Date	Return Date
Byron Bay	01-06-25	07-11-25	10-12-25
Expense	Cost	Note	
Fuel	\$ 150.00		
Accommodation	\$ 600.00		
Food/Dining	\$ 300.00		
Activities	\$ 200.00		
Misc	\$ 100.00		
	\$ -		
	\$ -		
	\$ -		
	\$ -		
	\$ -		
	\$ -		
	\$ -		
	\$ -		
Total Cost	\$ 1,350.00	\$ 62.17	Save \$ 62.17 Current

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cmjyxjah ehoaeuge.)

Misc. Costs

Expense	Cost	Note
Car Maintenance / Repairs	\$ 600.00	Car maintenance per year
Total	\$ 600.00	

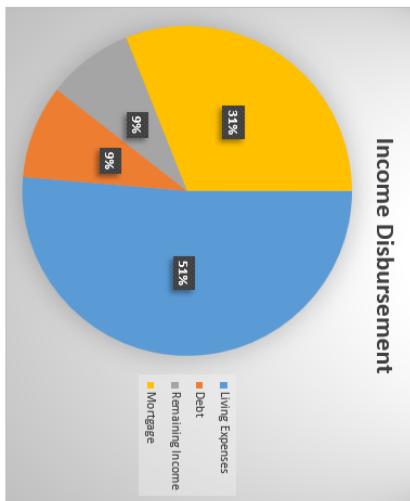
These can be any random costs that come up and will appear in expenses averaged out to a weekly value

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My Budget

	Year	Week	Month
Total Net Income	\$ 65,380.64	\$ 1,257.32	\$ 5,448.39
Living Expenses	\$ 33,566.00	\$ 645.50	\$ 2,797.17
Debt	\$ 5,997.84	\$ 115.34	\$ 499.82
Mortgage	\$ 20,289.36	\$ 390.18	\$ 1,690.78
Total Expenses	\$ 59,853.20	\$ 1,151.02	\$ 4,987.77
Remaining Income	\$ 5,527.44	\$ 106.30	\$ 460.62



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Comparison - Current income with new job

All calculations taken to MONTHLY value

Income	Current Job Income		New Job Income		Difference (Month)
	Week	Fortnight	Hours per week	\$ 35.00	
Income Totals	Month Gross Tax (Month) Month Net	\$ 5,598.00 \$ 1,023.88 \$ 4,574.12	Month Gross Tax (Month) Month Net	\$ 6,066.67 \$ 1,173.64 \$ 4,893.03	468.67 149.76 318.91
Expenses	Transport or Tolls Fuel Food Coffee	\$ - \$ - \$ - \$ -	Transport or Tolls Fuel Food Coffee	\$ 223.00 \$ 120.00 \$ - \$ -	223.00 120.00 -
Income after expenses	Total	\$ -	Total	\$ 343.00	\$ 343.00
		\$ 4,574.12		\$ 4,550.03	\$ 24.09

Unemployment Benefit with job calculated over a month - Only relevant if the above Current Income is from a benefit payment

Calculate sliding scale to reduce current benefit payments, these calculations are done pre tax

Non affected amount (week) \$ 65.00 The weekly amount you can earn before your benefit payments are affected

Non affected amount (month) \$ 281.67 per month

Amount reduced per \$ 0.50 How much is your benefit payment reduced per \$1.00 earned

Income less free earnings \$ 5,785.00 This amount will be subject to sliding reduction scale on earnings

Benefit amount reduced by \$ 2,892.50 This amount will be deducted from the benefit payment

Benefit amount retained \$ 2,705.50

Job Earnings after tax \$ 4,550.03 What you take home after tax and after paying your estimated monthly expenses.

Total Income \$ 7,255.53 Total take home pay from job plus adjusted benefit payment

Difference \$ 2,681.41 This is how much you will be in front/behind after all calculations are taken into consideration

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