# Cover Next Session

1. Use Cases.
2. $ signs in formulas.
3. Multiple worksheets.
4. If Statements.
5. Charting.
6. Conditional formatting.
7. Cash flow example.

# Shopping List

* Text and numbers
* Text formats
* Number formats
* Column width
* Simple formula
* Manual sum
* Auto sum
* Insert row
* Delete row
* Start showing what-if by asking what I need to do if I need seven pieces of fruit

# Budget

1. What happens if my second job cuts my hours and I only make $100 per month?
2. Is it better to use a formula or a number for recurring items?
   * So let’s switch everything to a formula
3. What is the lowest amount of cash we can have on hand before January without running out of money?
4. What happens if my tax refund becomes a $300 tax demand?
5. What happens if my car breaks down in September and I spend $400 to fix it?
6. What happens if I get a pay raise to $1700 in April?
7. What happens if my rent goes to $900 in June?
8. How can we get a yearly total?

* So let’s add those
* What about averages?
* Add them manually
* Add them using auto

1. Copy sum down the column – what numbers don’t make sense?

* Empty rows
* Autosum for total reserves
* Talk about using the average net to make budget adjustments
* Talk about how the average saving cannot be zero
* Add an IF formula that reveals OK or Misery

# Income within Budget Worksheet

* Copy income to top of page.
* Talk about using $ so that references are not adjusted.

# Income on Separate Worksheet

* =Income!$b$4

# Add a Chart to Budget

* New worksheet
* Insert column chart
* Three series
* Change Cash series to line

# Mortgage

* New workbook
* Talk about the available templates

# Sort and Filter

* Show book collection template and address list template
* Sales Data Sample
* Sort by Region / Rep / Item / Date
* Filter by whatever