

Creating a Budget

After reading “Money Talks” (SQ3R with highlighter), hopefully you understood the importance of creating a budget. A budget helps you keep track of money you have coming in and money you have going out. Keeping a precise record of every purchase allows you to make smarter choices when spending. It also allows you to visualize what you have left to make room for investing.

1. Log into your Google Account with your mmalions.org account
2. Access the drive by tapping on the dial pad and selecting DRIVE.
3. Press ‘new’ then ‘sheets’ and title the document **My Budget**.
4. In cell A1, type your **name**.
5. In cell C4, type **Monthly Budget**. Format C4 to size 16, Bold, and change the font style.
6. In cell A7, type **Bills**.
7. In cell C7, type **Amount**.
8. Hold the Control key down and select cells A7 and C7, format the cells to Bold, and size 12
9. In cell A9, type the first bill you paid in your register. Example: **Mortgage**
10. In cell C9, type the amount you paid in your register. Do not type the \$ symbol. Example: **952**
11. Continue with the list of bills and amounts, until you have listed all bills from the register. Make sure you do not put deposits into this list. When you are finished with this step you will fill cells to A18 and C18.
12. Select cell A21, type **Total**.
13. Select cells C9 to C21, then select Format as Currency (\$ icon)
14. Select the function Sum (Σ icon). If you did this correctly your sum will total \$2,294.10.
15. Select cells A9-A18, hold the Control key down and select C9-C18. Then in the Insert menu, select chart and choose a bar chart.
16. Move and place the chart underneath the typed information.
17. Select cell E7 and type **Income**.
18. Select cell E8 and type **Bills**.
19. Select cell E10 and type **Available**.
20. Select cell F7 and select Format as Currency (\$ Icon), then type 3056.99 (this is the total income from your checkbook) ☐ Select F8 and press the = key, and then select cell C21, and press enter.
☐ Select cells F7-F10 and press the = key, then select F7, then press the subtract (-) key, then select F8 key and enter. If you did this correctly the answer will come out 762.89.
21. Create another chart by selecting cells E8, E9, F8, and F9, Insert chart, and choose a pie chart. Place the chart underneath the typed information.