

Included in the MoneyAdvise.com Budget Package:

- **Instructions.pdf**

- This document containing instructions for your budget package

- **MoneyAdviseBudget.xls** Spreadsheet Includes:

- Sheet to calculate monthly and annual desired and actual budget
- 2 Sheets to display expense items as a % to total income and % to total expenses
- 2 Graphs of the expense items as a % to total income and % to total expenses

- **DailyExpenseRecord.xls** Spreadsheet

- Calculates Daily Expenses to create totals for the end of the month

- **DailyExpenseRecord.pdf**

- A printable version of the daily expense record which you can use to track your expenses while not at the computer

MoneyAdviseBudget.xls

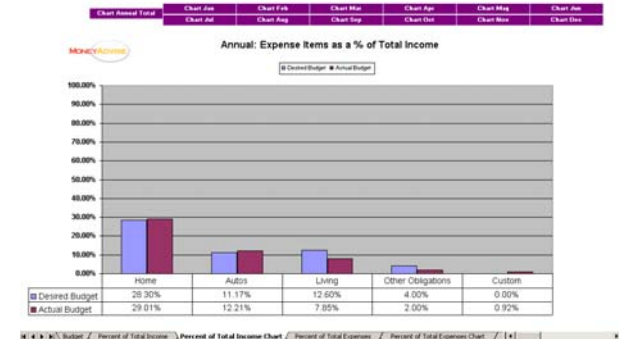
Calculates Monthly and Annual Desired and Actual Budget

		Annual Total		January		February	
		Desired Budget	Actual Budget	Desired Budget	Actual Budget	Desired Budget	Actual Budget
Home		\$60,000.00	\$60,000.00	\$5,000.00	\$5,000.00	\$0.00	\$5,000.00
Total Monthly Income (after taxes)							
Rent / Mortgage Payment		\$9,600.00	\$9,600.00	\$800.00	\$800.00	\$0.00	\$800.00
Home Insurance		\$1,200.00	\$1,200.00	\$100.00	\$100.00	\$0.00	\$100.00
Telephone		\$780.00	\$880.00	\$65.00	\$75.00	(\$10.00)	\$65.00
Heat		\$900.00	\$1,045.00	\$75.00	\$90.00	(\$15.00)	\$75.00
Electric		\$660.00	\$440.00	\$65.00	\$45.00	\$10.00	\$65.00
Gas		\$180.00	\$180.00	\$0.00	\$15.00	\$0.00	\$15.00
Water/Sewer		\$1,200.00	\$1,200.00	\$100.00	\$100.00	\$0.00	\$100.00
Cable / Satellite TV		\$960.00	\$960.00	\$80.00	\$80.00	\$0.00	\$80.00
Home Maintenance		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other		\$1,500.00	\$1,800.00	(\$300.00)	\$125.00	(\$125.00)	\$125.00
Total		\$16,980.00	\$17,405.00	(\$425.00)	\$1,415.00	(\$40.00)	\$1,415.00
Autos		\$3,000.00	\$3,000.00	\$0.00	\$350.00	\$0.00	\$350.00
Auto Payment 1		\$2,400.00	\$2,400.00	\$0.00	\$200.00	\$0.00	\$200.00
Auto Payment 2		\$100.00	\$100.00	\$0.00	\$100.00	\$0.00	\$0.00
Insurance payments		\$100.00	\$100.00	\$0.00	\$100.00	\$0.00	\$0.00
Gas		\$1,200.00	\$1,800.00	(\$600.00)	\$180.00	(\$60.00)	\$180.00
Auto Maintenance		\$0.00	\$25.00	(\$25.00)	\$0.00	\$0.00	\$0.00
Other		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total		\$6,700.00	\$7,325.00	(\$625.00)	\$650.00	(\$60.00)	\$650.00
Living		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Daycare		\$4,000.00	\$4,200.00	\$200.00	\$400.00	\$0.00	\$400.00
Food		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Entertainment		\$2,400.00	\$150.00	\$2,250.00	\$200.00	\$0.00	\$200.00
Dining Out		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Clothing		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Life Insurance		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Expense Items as a % of Total Expenses	Annual Total		January	
	Desired Budget	Actual Budget	Desired Budget	Actual Budget
Home	28.5%	30.9%	27.6%	29.9%
Rent / Mortgage Payment	3.6%	3.8%	3.5%	3.7%
Home Insurance	2.3%	2.8%	2.2%	2.9%
Telephone	2.7%	3.4%	2.6%	3.4%
Heat	2.0%	1.7%	1.9%	1.7%
Electric	0.5%	0.6%	0.5%	0.6%
Gas	3.6%	3.8%	3.5%	3.7%
Water/Sewer	3.9%	3.1%	2.9%	3.0%
Cable / Satellite TV	0.0%	0.0%	0.0%	0.0%
Home Maintenance	4.5%	5.8%	4.3%	5.8%
Other	50.5%	55.8%	48.9%	54.2%
Autos	8.9%	9.8%	8.6%	9.3%
Auto Payment 1	7.1%	7.7%	6.9%	7.4%
Auto Payment 2	0.3%	0.3%	3.5%	3.7%
Insurance payments	3.9%	5.8%	3.5%	6.6%
Gas	0.0%	0.1%	0.0%	0.0%
Auto Maintenance	0.0%	0.0%	0.0%	0.0%
Other	19.9%	23.5%	22.5%	26.1%
Living				

Sheets: % to total income and % to total expenses

Graphs: % to total income and % to total expenses



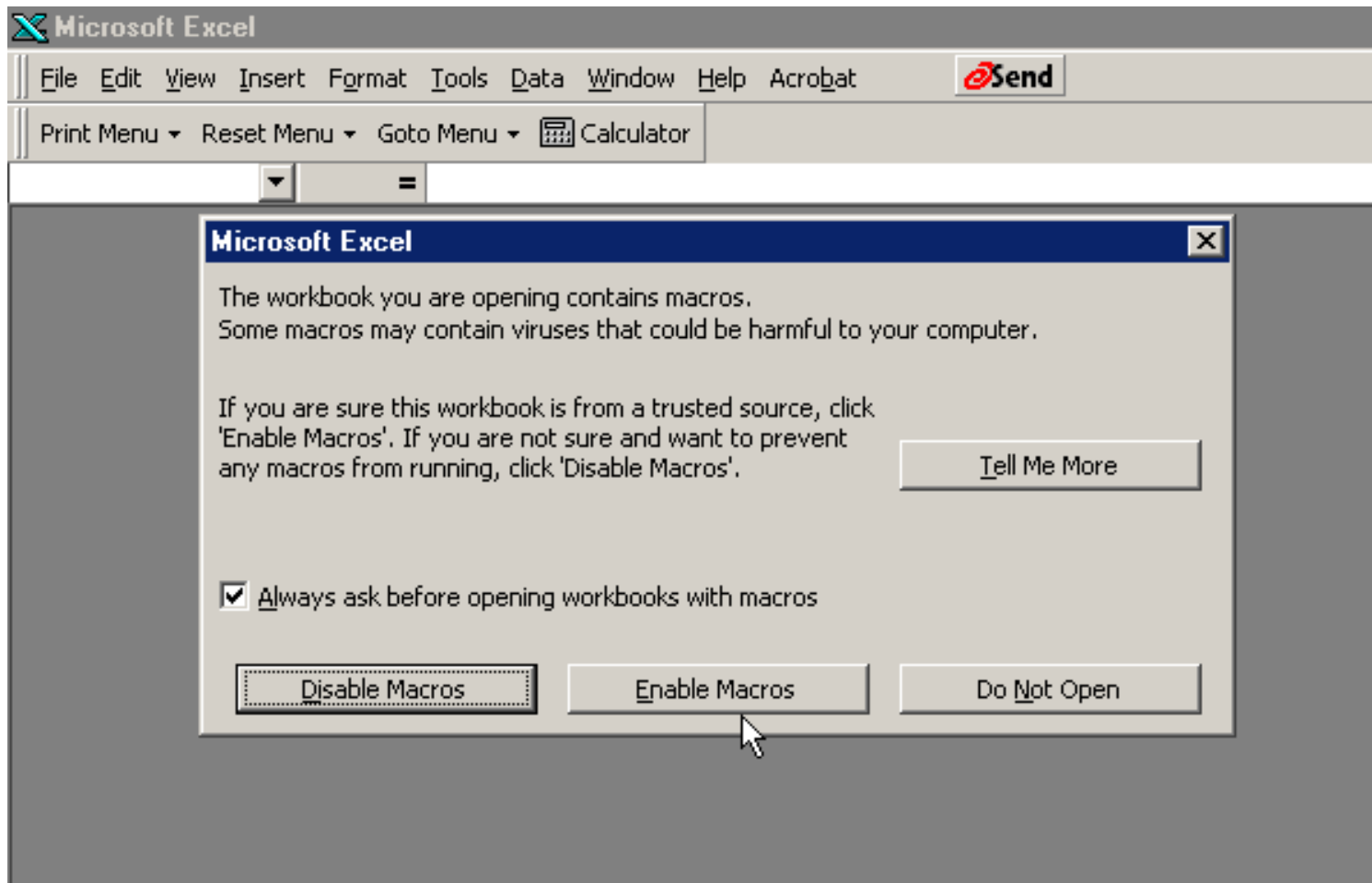
DailyExpenseRecord.xls

Day	Gas	Food / Groceries	Entertainment	Dining out	Clothing	Travel
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						

DailyExpenseRecord.pdf

Day	Gas	Food / Groceries	Entertainment	Dining out	Clothing	Travel
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

If you receive this Excel message when you open the spreadsheet, Click “Enable Macros.”



If your actual expenses exceed your plan, they will be displayed in **RED**

Microsoft Excel - MoneyAdviseBudget.xls

File Edit View Insert Format Tools Data Window Help Acrobat eSend

Print Menu Reset Menu Goto Menu Calculator

C5 =

Visit www.moneyadvise.com

Budget Worksheet MONEYADVISE

		Annual Total			January			February	
		Desired Budget	Actual Budget	Difference	Desired Budget	Actual Budget	Difference	Desired Budget	Actual Budget
Home		Total Monthly Income (after taxes)	\$60,000.00	\$60,000.00	\$0.00	\$5,000.00	\$5,000.00	\$0.00	\$5,000.00
		Rent / Mortgage Payment	\$9,600.00	\$9,600.00	\$0.00	\$800.00	\$800.00	\$0.00	\$800.00
		Home Insurance	\$1,200.00	\$1,200.00	\$0.00	\$100.00	\$100.00	\$0.00	\$100.00
		Telephone	\$780.00	\$880.00	(\$100.00)	\$65.00	\$75.00	(\$10.00)	\$65.00
		Heat	\$900.00	\$1,045.00	(\$145.00)	\$75.00	\$90.00	(\$15.00)	\$75.00
		Electric	\$660.00	\$540.00	\$120.00	\$55.00	\$45.00	\$10.00	\$55.00
		Gas	\$180.00	\$180.00	\$0.00	\$15.00	\$15.00	\$0.00	\$15.00
		Water/Sewer	\$1,200.00	\$1,200.00	\$0.00	\$100.00	\$100.00	\$0.00	\$100.00
		Cable / Satellite TV	\$960.00	\$960.00	\$0.00	\$80.00	\$80.00	\$0.00	\$80.00
		Home Maintenance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		Other	\$1,500.00	\$1,800.00	(\$300.00)	\$125.00	\$150.00	(\$25.00)	\$125.00
		Total	\$16,980.00	\$17,405.00	(\$425.00)	\$1,415.00	\$1,455.00	(\$40.00)	\$1,415.00
Autos		Auto Payment 1	\$3,000.00	\$3,000.00	\$0.00	\$250.00	\$250.00	\$0.00	\$250.00
		Auto Payment 2	\$2,400.00	\$2,400.00	\$0.00	\$200.00	\$200.00	\$0.00	\$200.00
		Insurance payments	\$100.00	\$100.00	\$0.00	\$100.00	\$100.00	\$0.00	\$100.00
		Gas	\$1,200.00	\$1,800.00	(\$600.00)	\$100.00	\$150.00	(\$50.00)	\$100.00
		Auto Maintenance	\$0.00	\$25.00	(\$25.00)	\$0.00	\$0.00	\$0.00	\$0.00
		Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		Total	\$6,700.00	\$7,325.00	(\$625.00)	\$650.00	\$700.00	(\$50.00)	\$550.00
Living		Daycare	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		Food	\$4,800.00	\$4,200.00	\$600.00	\$400.00	\$350.00	\$50.00	\$400.00
		Entertainment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		Dining Out	\$2,400.00	\$150.00	\$2,250.00	\$200.00	\$0.00	\$200.00	\$200.00
		Clothing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		Life Insurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Budget Percent of Total Income Percent of Total Income Chart Percent of Total Expenses Percent of Total Expenses Chart

Draw AutoShapes

Ready NUM

You can **Change** any of the expense items and category descriptions as well as add up to 10 **Custom Expense** items in the left hand column.

Microsoft Excel - MoneyAdviseBudget.xls

File Edit View Insert Format Tools Data Window Help Acrobat eSend

Print Menu Reset Menu Goto Menu Calculator

C5 =

Visit www.moneyadvise.com

Budget Worksheet MONEYADVISE

	Annual Total			January			February	
	Desired Budget	Actual Budget	Difference	Desired Budget	Actual Budget	Difference	Desired Budget	Actual Budget
Charity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$2,400.00	\$1,200.00	\$1,200.00	\$200.00	\$100.00	\$100.00	\$200.00	\$0.00
Custom								
Nephew's Birthday Presents	\$0.00	\$550.00	(\$550.00)	\$0.00	\$50.00	(\$50.00)	\$0.00	\$0.00
Custom Expense 2	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Custom Expense 3	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Custom Expense 4	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Custom Expense 5	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Custom Expense 6	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Custom Expense 7	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Custom Expense 8	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Custom Expense 9	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Custom Expense 10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$0.00	\$550.00	(\$550.00)	\$0.00	\$50.00	(\$50.00)	\$0.00	\$0.00
Grand Total Expenses	\$33,640.00	\$31,190.00	\$2,450.00	\$2,895.00	\$2,685.00	\$210.00	\$2,795.00	\$0.00
Percent Total Annual				8.61%	8.61%		8.31%	
Total Surplus / Deficit	\$26,360.00	\$28,810.00	\$2,450.00	\$2,105.00	\$2,315.00	\$210.00	\$2,205.00	\$0.00

Budget Percent of Total Income Percent of Total Income Chart Percent of Total Expenses Percent of Total Expenses Chart

Draw AutoShapes

Ready NUM

- Calculates Monthly Total Deficit or Surplus Cash
- Each Month's Expenses as a % of the Annual Total

Microsoft Excel - MoneyAdviseBudget.xls

File Edit View Insert Format Tools Data Window Help Acrobat eSend

Print Menu Reset Menu Goto Menu Calculator

C5 =

Visit www.moneyadvise.com

Budget Worksheet MONEYADVISE

		Annual Total			January			February	
		Desired Budget	Actual Budget	Difference	Desired Budget	Actual Budget	Difference	Desired Budget	Actual Budget
Custom	Charity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Total	\$2,400.00	\$1,200.00	\$1,200.00	\$200.00	\$100.00	\$100.00	\$200.00	\$0.00
	Nephew's Birthday Presents	\$0.00	\$550.00	(\$550.00)	\$0.00	\$50.00	(\$50.00)	\$0.00	\$0.00
	Custom Expense 2	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Custom Expense 3	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Custom Expense 4	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Custom Expense 5	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Custom Expense 6	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Custom Expense 7	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Custom Expense 8	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Custom Expense 9	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Custom Expense 10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total	\$0.00	\$550.00	(\$550.00)	\$0.00	\$50.00	(\$50.00)	\$0.00	\$0.00	
Grand Total Expenses		\$33,640.00	\$31,190.00	\$2,450.00	\$2,895.00	\$2,685.00	\$210.00	\$2,795.00	\$0.00
Percent Total Annual					8.61%	8.61%		8.31%	
Total Surplus / Deficit		\$26,360.00	\$28,810.00	\$2,450.00	\$2,105.00	\$2,315.00	\$210.00	\$2,205.00	\$0.00

Budget / Percent of Total Income / Percent of Total Income Chart / Percent of Total Expenses / Percent of Total Expenses Chart

Ready NUM

Calculates Each Expense Item as a:

- Percent of Total Income
- Percent of Total Expenses

Expenses as a % of Total Income		Annual Total		January		February	
		Desired Budget	Actual Budget	Desired Budget	Actual Budget	Desired Budget	Actual Budget
		Home		MONEYADVISE			
	Rent / Mortgage Payment	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
	Home Insurance	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
	Telephone	1.3%	1.5%	1.3%	1.5%	1.3%	1.1%
	Heat	1.5%	1.7%	1.5%	1.8%	1.5%	1.1%
	Electric	1.1%	0.9%	1.1%	0.9%	1.1%	0.9%
	Gas	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
	Water/Sewer	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
	Cable / Satellite TV	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
	Home Maintenance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Other	2.5%	3.0%	2.5%	3.0%	2.5%	3.0%
	Total	28.3%	29.0%	28.3%	29.1%	28.3%	28.0%
Autos		MONEYADVISE					
	Auto Payment 1	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
	Auto Payment 2	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
	Insurance payments	0.2%	0.2%	2.0%	2.0%	0.0%	0.0%
	Gas	2.0%	3.0%	2.0%	3.0%	2.0%	3.0%
	Auto Maintenance	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
	Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Total	11.2%	12.2%	13.0%	14.0%	11.0%	12.5%

Expense Items as a % of Total Expenses		Annual Total		January	
		Desired Budget	Actual Budget	Desired Budget	Actual Budget
		Home		MONEYADVISE	
	Rent / Mortgage Payment	28.5%	30.8%	27.6%	29.8%
	Home Insurance	3.6%	3.8%	3.5%	3.7%
	Telephone	2.3%	2.8%	2.2%	2.8%
	Heat	2.7%	3.4%	2.6%	3.4%
	Electric	2.0%	1.7%	1.9%	1.7%
	Gas	0.5%	0.6%	0.5%	0.6%
	Water/Sewer	3.6%	3.8%	3.5%	3.7%
	Cable / Satellite TV	2.9%	3.1%	2.8%	3.0%
	Home Maintenance	0.0%	0.0%	0.0%	0.0%
	Other	4.5%	5.8%	4.3%	5.6%
	Total	50.5%	55.8%	48.9%	54.2%
Autos		MONEYADVISE			
	Auto Payment 1	8.9%	9.6%	8.6%	9.3%
	Auto Payment 2	7.1%	7.7%	6.9%	7.4%
	Insurance payments	0.3%	0.3%	3.5%	3.7%
	Gas	3.6%	5.8%	3.5%	5.6%
	Auto Maintenance	0.0%	0.1%	0.0%	0.0%
	Other	0.0%	0.0%	0.0%	0.0%
	Total	19.9%	23.5%	22.5%	26.1%
Living		MONEYADVISE			

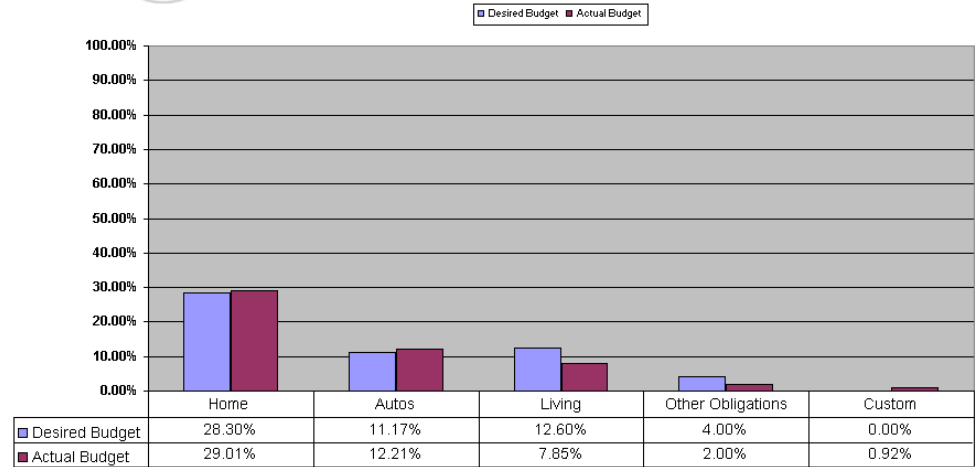
Graphs Each Expense Item as a:

- Percent of Total Income
- Percent of Total Expenses
- Graph Each Month or Annual Total

Chart Annual Total	Chart Jan	Chart Feb	Chart Mar	Chart Apr	Chart Mag	Chart Jun
	Chart Jul	Chart Aug	Chart Sep	Chart Oct	Chart Nov	Chart Dec



Annual: Expense Items as a % of Total Income

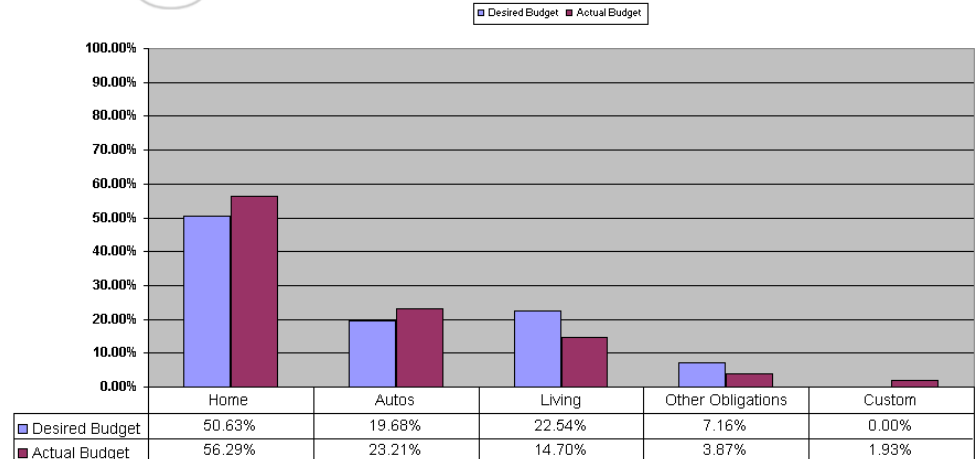


Navigation: Budget / Percent of Total Income / **Percent of Total Income Chart** / Percent of Total Expenses / Percent of Total Expenses Chart

Chart Annual Total	Chart Jan	Chart Feb	Chart Mar	Chart Apr	Chart Mag	Chart Jun
	Chart Jul	Chart Aug	Chart Sep	Chart Oct	Chart Nov	Chart Dec



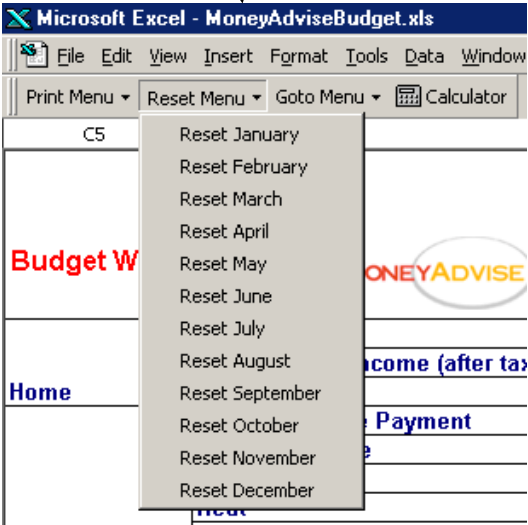
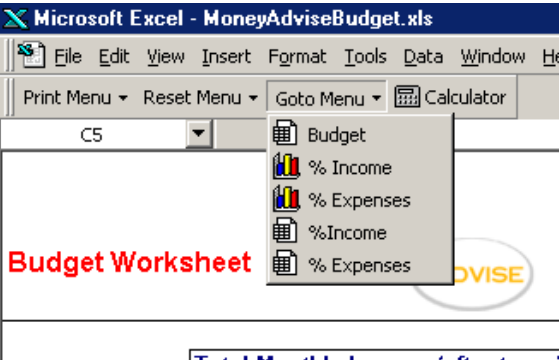
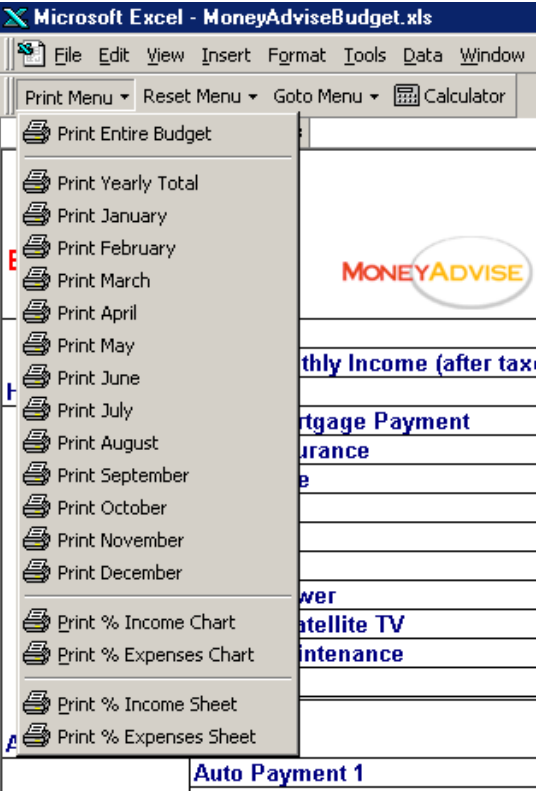
December: Expense Items as a % of Total Expenses



Navigation: Budget / Percent of Total Income / Percent of Total Income Chart / Percent of Total Expenses / **Percent of Total Expenses Chart**

Custom Toolbar for:

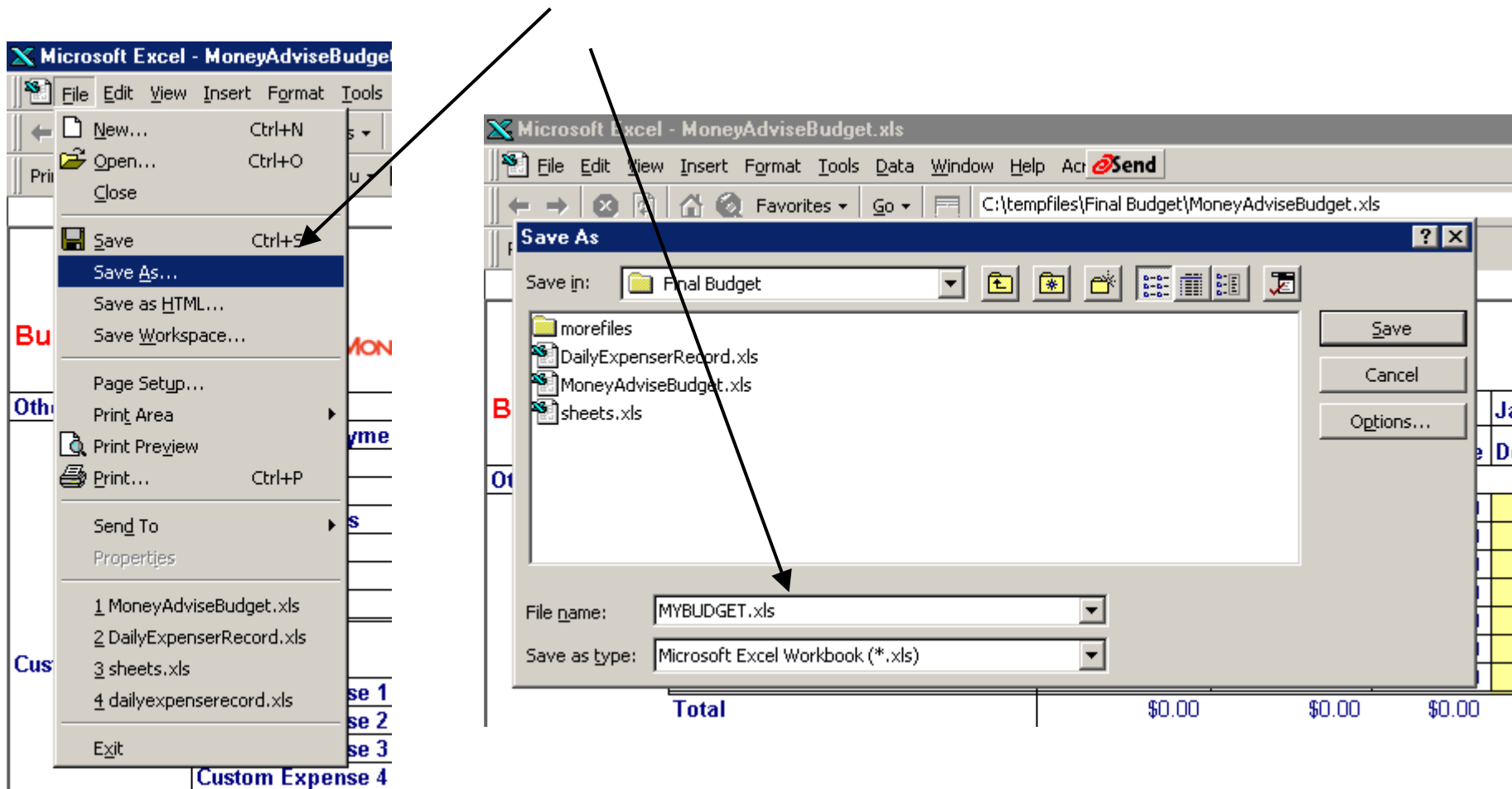
- Printing
- Navigation Between Sheets
- Clearing Each Month's Budget



IMPORTANT: Saving Your Budget:

To save your budget choose:

- File
- Save As
- Then Input your choice of names in the File name box.



Daily Expense Record:

The larger expense items are generally paid on a monthly basis and easy to track. For everyday items, we have included a printable Daily Expense Record Worksheet as well as a Daily Expense Record Worksheet in Excel.

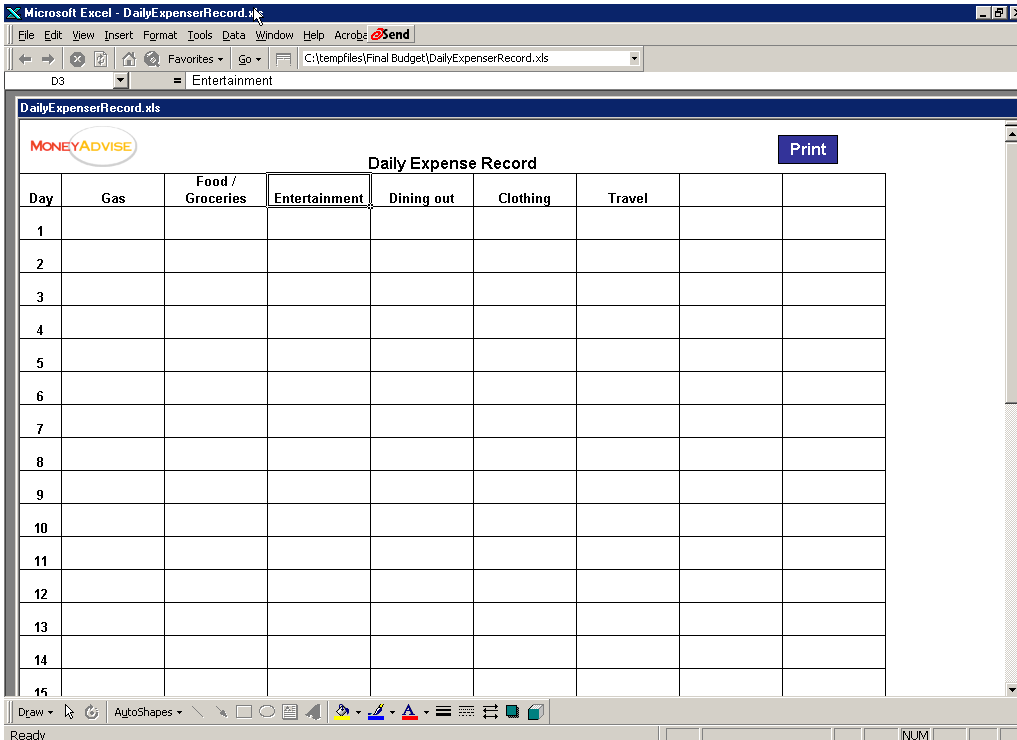
Printable Daily Expense Record in PDF Format



A printable PDF form for a Daily Expense Record. It features a header with the 'MONEYADVISE' logo and a title 'Daily Expense Record'. Below the header is a table with 10 rows and 8 columns. The columns are labeled: Day, Gas, Food / Groceries, Entertainment, Dining out, Clothing, and Travel. The rows are numbered 1 through 10.

Day	Gas	Food / Groceries	Entertainment	Dining out	Clothing	Travel	
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

Excel Version of Daily Expense Record



A screenshot of the Microsoft Excel application showing the 'DailyExpenseRecord.xls' file. The spreadsheet is titled 'Daily Expense Record' and contains a table with 15 rows and 8 columns. The columns are labeled: Day, Gas, Food / Groceries, Entertainment, Dining out, Clothing, and Travel. The rows are numbered 1 through 15. A 'Print' button is visible in the top right corner of the spreadsheet area. The Excel interface includes a menu bar, a toolbar, and a status bar at the bottom.

Day	Gas	Food / Groceries	Entertainment	Dining out	Clothing	Travel	
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							

Saving Daily Expense Record:

You need to follow the same procedures as explained on the **previous page** to save your Daily Expense Record.