



# Track every rupee. *Save thousands.*

Excel turns your household budget into a clean table that adds up automatically. Spend smartly. See exactly where money goes. All in 10 minutes a month.



## WHAT'S INSIDE

- ✓ Build a simple monthly budget
- ✓ Use SUM to total automatically
- ✓ See savings at a glance



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— WHY THIS MATTERS

## Excel does the math. You just type the numbers.

Many people avoid Excel because of its tools and formulas. But for a household budget, you only need ONE thing: a way to add up numbers automatically.

That's the SUM formula. Type =SUM(B2:B6) and Excel adds those rows. Magic. Once you see it work, you'll use Excel for everything money-related.

### WHAT YOU'LL LEARN

- Open Excel and create a budget
- Use rows and columns properly
- Use SUM to add automatically
- Save and update monthly

 *Takes about 8 minutes to read*



1

STEP 1 OF 7

# Open Excel

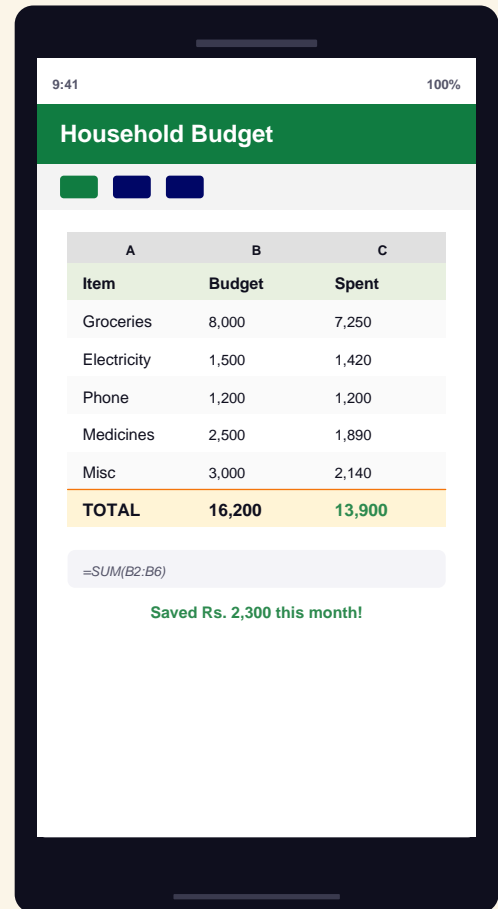
Look for the green 'X' icon (Excel logo).

- Windows: Click Start → search 'Excel'
- Mac: Applications → Excel

Click 'Blank Workbook'. A grid appears — like graph paper. Each box is called a CELL.

**TIP**

Don't have Excel? Google Sheets (in your browser, free) works the same way. All shortcuts here apply there too.





2

STEP 2 OF 7

## Type the headers

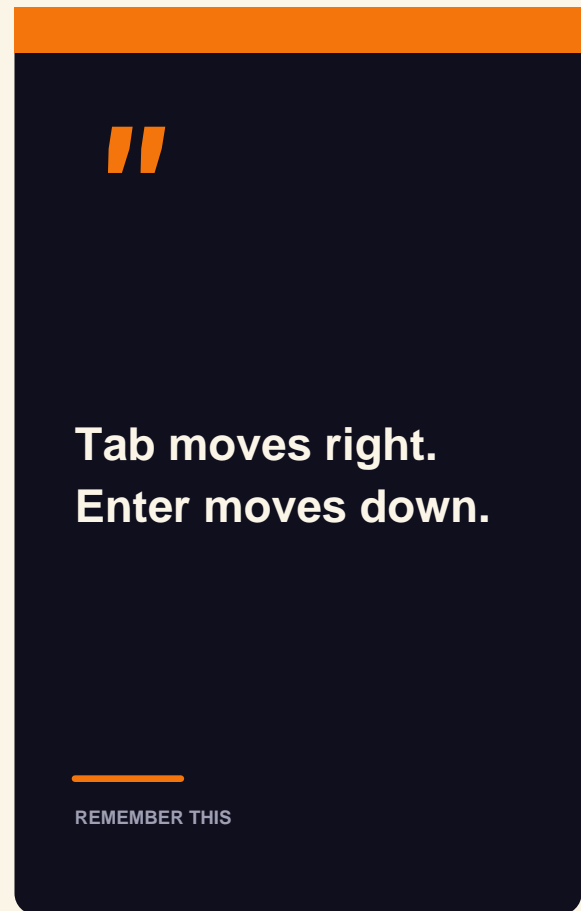
Click on cell A1 (top-left). Type 'Item'. Press Tab (moves to B1).

- B1: Type 'Budget', press Tab
- C1: Type 'Spent', press Enter

Tab moves right. Enter moves down.

**TIP**

Make headers BOLD with Ctrl+B. Helps them stand out from the data below.





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STEP 3 OF 7

## Type your monthly items

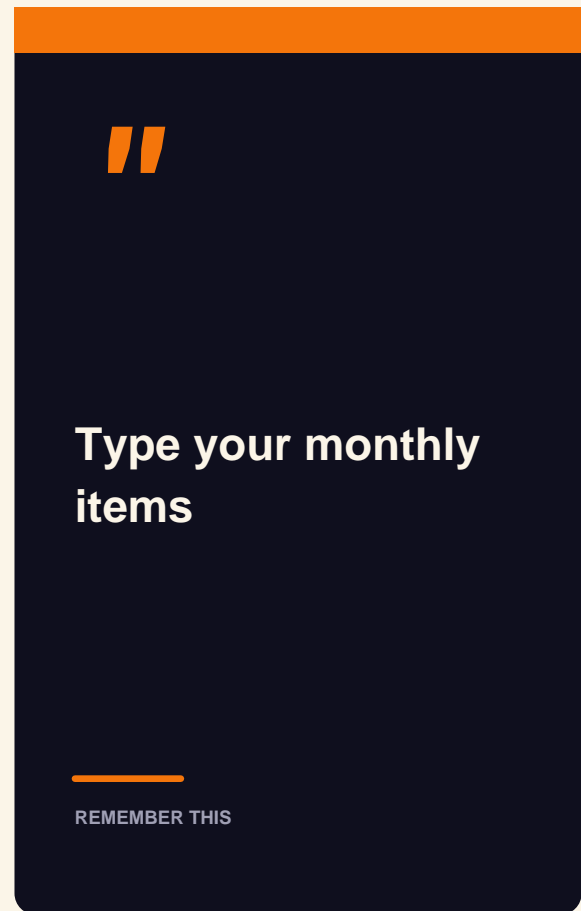
From row 2 down, type your expense items in column A:

- A2: Groceries
- A3: Electricity
- A4: Phone bill
- A5: Medicines
- A6: Misc

Then in column B, type your BUDGET for each item.

**TIP**

Don't worry about getting items right immediately. You can add more rows or change items anytime.





4

STEP 4 OF 7

## Track actual spending in column C

As the month goes, fill in column C with what you actually spent.

- C2: 7250 (groceries)
- C3: 1420 (electricity)
- C4: 1200 (phone)

Just numbers. Excel handles the comma formatting if you want (right-click cell → Format → Number).

**TIP**

Update once a week, every Sunday. Not daily — too much work. Weekly is enough to spot patterns.

Track actual spending in column C

REMEMBER THIS



5

STEP 5 OF 7

## Use =SUM() to total automatically

Click on cell B7 (below your last budget number).

Type EXACTLY: =SUM(B2:B6) and press Enter.

Excel calculates the total instantly. Same for column C — click C7, type =SUM(C2:C6), press Enter.



### WARNING

The equals sign at the start (=) is what tells Excel 'this is a formula'. Without it, Excel just shows the text. Always start formulas with =.

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**=SUM(B2:B6) — the magic formula.**

REMEMBER THIS



6

STEP 6 OF 7

## Compare budget vs actual

Now you have totals. If 'Spent' < 'Budget' = you SAVED money. If 'Spent' > 'Budget' = you OVERSPENT.

Try this: Click cell D1, type 'Saved'. In D2, type =B2-C2. Press Enter. Excel shows you saved money for groceries.

Drag down to copy formula to D3, D4, etc.

**TIP**

If 'Saved' shows a NEGATIVE number, you overspent that month. Color it red: select cell, click red 'A' button at top.

**“**

**Saved = Budget  
minus Spent.**

**REMEMBER THIS**



7

STEP 7 OF 7

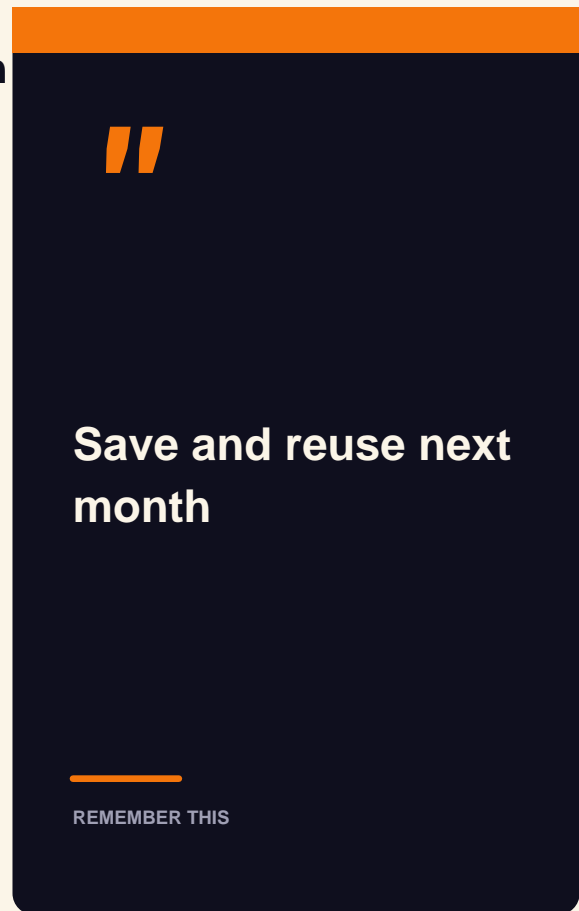
## Save and reuse next month

Press Ctrl + S. Save as 'Budget June 2024' in Documents.

For July, open the file, click File → Save As → 'Budget July 2024'. Now you have two months. Compare them. Notice trends. Adjust your budget based on what you learn.

### TIP

After 6 months, you'll see clear patterns: 'I always overspend on medicines in winter' or 'Grocery costs go up before festivals'. Plan accordingly.





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QUICK RECAP

# Budgeting made simple.

1

## Cells = boxes. Rows = horizontal. Columns = vertical.

A1 is top-left cell. A means column, 1 means row. Click any cell to type in it.

2

## Tab right. Enter down.

After typing in a cell, Tab moves to the next cell right. Enter moves down. Saves clicking.

3

## Formulas start with =

Without the equals sign, Excel treats it as text. With it, Excel calculates. =SUM(B2:B6) adds rows 2-6.

4

## Update weekly

Update spending on Sundays. Don't try daily — gets tiring. Weekly is enough to track and adjust.

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## Save monthly versions

Save As 'Budget Jan 2024', then 'Feb 2024', etc. Compare months. Learn patterns. Save more.



School of *Elderly*

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