



**Outreach and Technical
Assistance Network**
<http://www.otan.us>



Easy Excel Activities for the Classroom: Create a Personal Budget

This course covers the following topics:

- Using and adapting the budget template.
- Creating a personal budget
- Creating a pie chart

Handout Conventions

Let's cover a few things about this instruction handout. Since each section builds on the previous section, we recommend you complete each section before moving to the next one. In each section, you will be guided through step-by-step instructions.

Instructions that you should follow will look like this:

- (1) Instructions for you to follow will look like this (use the “outlined numbered” format under Format>Bullets & Numbering. Choose the “Outline” tab.)

If we want you to type something, we will set it in bold like this:

- (1) Type **POSSESSIVE PRONOUNS** in the box

If you are to press a key on your keyboard, the key will be in brackets like this:

- (2) Press **[CTRL]**

Unless otherwise stated, all “clicks” will be with the left mouse button.

Whenever we say “Place your cursor...” we want you to put your cursor in the place you need it to be and click so it blinks there.



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The Budget Template

Paystub 1 Tab

This pay stub is set up to teach pay stub and budget vocabulary. There are only three cells on this worksheet that can be changed: number of hours worked, hourly wage, and number of overtime hours worked. Overtime wage is time and a half.

I have a lot of vocational students in my class and students find it interesting to compare the average hourly wage of a CNA, LVN, and RN nurses. It is a good time to talk about the value of education.

Abbreviations are explained with notes.

There is also a link to a Quia Activity that helps students learn the vocabulary.

PERIOD ENDING	DATE ISSUED	EMPLOYEE	SOCIAL SECURITY NO.		EMPLOYEE NAME	CHECK NO.	
2/28/2009	3/10/2009	COUJAX	*****7670		Jaxson Coulter	12795	
EARNINGS TYPES	UNITS	RATE	CURRENT	YEAR-TO-DATE	TAX WITHHOLDINGS	CURRENT	YEAR-TO-DATE
REG.		18.00	2520.00	4328.51	FEDERAL	196.95	
O.T.	Overtime	27.00	54.00	0.00	F.I.C.A.	154.44	
					STATE	20.17	
					S.D.I.	51.48	
					S.U.I.		
					COUNTY		
					CITY		
					DISTRICT		
					OCCUPATIONAL		
					TRANSPORTATION		
TOTAL ALLOWANCES					OTHER	423.04	
TOTAL EARNINGS	142		2574.00	4328.51	TOTAL DEDUCTIONS		
TOTAL REDUCTIONS			0.00	0.00	NET PAY	2096.96	
ADJUSTED EARNINGS			2574.00	4328.51			

Paystub & Budget Vocabulary Practice

Paystub 2 Tab

This pay stub is set up to practice check writing. There are only four cells on this worksheet that can be changed: number of hours worked, hourly wage, number of overtime hours worked and the dollar amount of the check written in words.

As the amount of the check changes, students practice writing the dollar amount in words. Overtime wage is time and a half.

BPACE 4640 Maine Avenue Baldwin Park, CA 91706		52364 Employee #	3/10/2009 Date	2-10 1903			
Pay to the Order of <u>Teegan L. Coulter</u>		1,443.20 Amount					
One thousand four hundred forty-three and 20/100----- Dollars							
Payable through: First Security Bank 1621 Maine Avenue Baldwin Park, CA 91706		<i>Dr. John Kerr</i> Dr. John Kerr, Senior Director NOT NEGOTIABLE					
Employee Name	<u>Teegan L. Coulter</u>	Pay Period	<u>2-1-09 to 2-28-09</u>				
Employee Number	<u>52364</u>	SSN	<u>123-45-6789</u>				
This Pay Period Earnings		Deductions		Year to Date			
Type	Hours	Rate	Amount	Type	Amount	Description	Amount
Regular	160	10.25	\$1,640.00	Fed. With. Tax	163.00	Earnings	2,470.75
OT	2	15.375	\$30.75	FICA	16.30	Fed. With Tax	245.00
				State With. Tax	40.75	FICA	25.55
				Union Dues	7.50	State With. Tax	62.75

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Blank Paycheck Tab

This is a blank, unprotected copy of Paystub 2 that can be printed and used as a worksheet.

Students are asked to calculate the net pay and then fill out the check and paystub using the information given.

You can easily make changes to the worksheet to meet the needs of your students.

Payable through: First Security Bank 1621 Maine Avenue Baldwin Park, CA 91706		Dr. John Kerr Dr. John Kerr, Senior Director NOT NEGOTIABLE	
Employee Name	_____	Pay Period	_____
Employee Number	_____	SSN	_____
This Pay Period Earnings		Deductions	
Type	Hours	Rate	Amount
Regular			
OT			
		Type	Amount
		Fed. With Tax	
		FICA	
		State With Tax	
		Union Dues	
		Health Plan	
		Description	Amount
		Earnings	
		Fed. With Tax	
		FICA	
		State With Tax	

Use the information below to calculate Rebecca's net pay. Then fill in the paycheck and paystub.

Employee: Rebecca Smith
Employee Number: 5678
Social Security Number: 123 45 6789
Pay Date: 2/10/09
Pay Period End: 1/31/09
Regular Hours: 160
Overtime Hours: 2
Gross pay: \$1547.75
Fed. With. Tax: \$151.00
Union Dues: \$7.50
State With. Tax: \$37.75
Health Plan: \$75.00

Budget Tab

Coulter Family Budget			
Income			
Net Income			
Jaxson's Job		\$2,096.96	
Teegan's Job		\$1,443.20	
Total Income		\$3,540.16	
Expenses			
Fixed Expenses			
Rent		\$1,200.00	34%
Car Loan		\$278.00	8%
Car Insurance		\$120.00	3%
Loan		\$58.00	2%
Trash		\$46.00	1%
Phone		\$39.00	1%
Total Fixed Expenses		\$1,741.00	49%
Variable Expenses			
Utilities		\$150.00	4%
Food		\$500.00	14%
Clothing		\$200.00	6%
Gas for car		\$20.00	1%
Car Repair		\$425.00	12%
Medical		\$35.00	1%
Recreation		\$100.00	3%
Education		\$100.00	3%
Savings		\$169.16	5%
Miscellaneous		\$100.00	3%
Total Variable Expenses		\$1,799.16	51%
		\$3,540.16	100%
		\$0.00	

This is a budget worksheet. All titles are unlocked and can be easily changed.

Net income is directly linked to paystub1 and paystub2. Net income amounts and all formulas are locked.

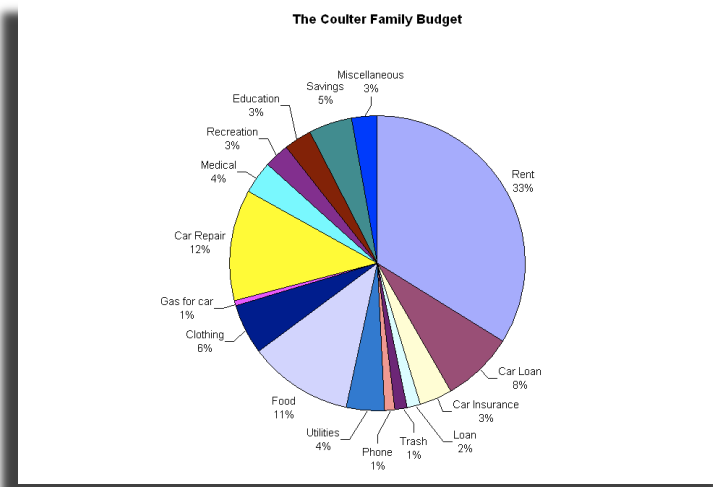
Expense amounts are directly linked to the pie chart tab.

Students are asked to balance the budget

The budget is balanced when amount is column A is equal to \$0.00.

Pie Chart Tab

The pie chart values are directly linked to values entered on the Budget Tab. This worksheet is unlocked and labels can easily be moved and resized.



Our Budget Tab

This is a blank budget worksheet that can be printed and used with the Budget Scenario or to set up individual student budgets.

Our Family Budget

Income

Net Income	
Description	Amount

Expenses

Fixed Expenses	
Description	Amount

Variable Expenses	
Description	Amount

Budget Scenario Tab

This is a budget scenario in which students must determine fixed and variable expenses for the Pearson family.

This is also a good time to discuss needs and wants.

Students can use the Our Budget worksheet to fill in information.

Changes can easily be made to fit your classroom needs.

Creating a Budget

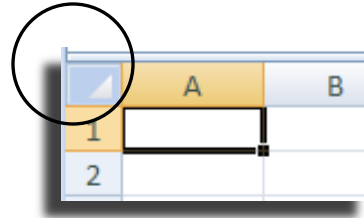
John and Marian Pearson live in a 2-bedroom condo in Baldwin Park. They pay \$1200 a month for rent. John recently purchased a new car and pays \$278 a month for his car loan and \$120 per month for car insurance. Gas for his new car has been running him around \$80 per month. Trash costs them \$64 every other month, and their home phone is \$20 a month. Their utilities have been running around \$150 per month. Marian has a personal loan that she pays \$75 a month. The Pearson family pays about \$400 a month for food. The Pearsons have health insurance but John is diabetic and on a good month he pays about \$65 for office visits and prescriptions. John and Marian enjoy going to the local movie theater a couple times a month, and they would like to save up to go to Sea World in the spring. John works for Owen's Construction, and his net monthly pay is \$2,320.50 this month. Marian works for American Health Care, and she brings home \$1050.50 each month.

Please help the Pearson family budget their money. Use the following headings: rent, utilities, food, car loan, car insurance, gas for car, car repair, medical/dental, trash, phone, recreation, personal loan, savings, miscellaneous, clothing, and education. Determine those expenses that are fixed expenses and those that are variable expenses.

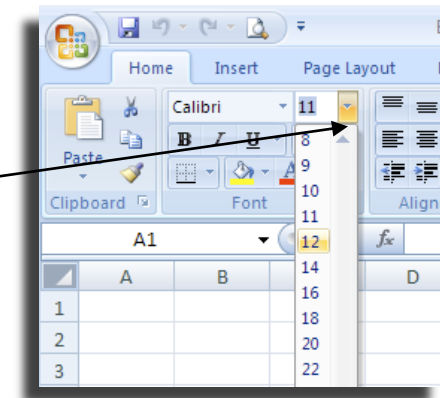
Creating a Budget

Setting Up Worksheet and Entering Titles

- (1) To select all the cells in your worksheet, click the box at the top left corner of your worksheet, where the row numbers and column letters meet.



- (2) Select **Home>Font**
- (3) Click the ▼ to the right of the font size.



- (4) Select **12**

- (5) Type **My Family Budget** in cell A1.
- (6) Type **Income** in cell A3.
- (7) Type **Net Income** in cell B4
- (8) List income sources in the next few rows.
- (9) Type **Total Income** in the next row.

	A	B	C	D
1	My Family Budget			
2				
3	Income			
4		Net Income		
5		Owen's Construction		
6		American Health Care		
7		Total Income		
8				

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(10) Skip one row and type **Expenses** in column A

(11) In the next row, type **Fixed Expenses** in column B

(12) List Fixed Expenses in the next few rows.

(13) Type **Total Fixed Expenses** in the next row.

(14)

7		Total Income		
8				
9	Expenses			
10		Fixed Expenses		
11		Rent		
12		Car Loan		
13		Car Insurance		
14		Personal Loan		
15		Trash		
16		Phone		
17		Total Fixed Expenses		
18				


(15) Skip one row and type **Variable Expenses** in column B

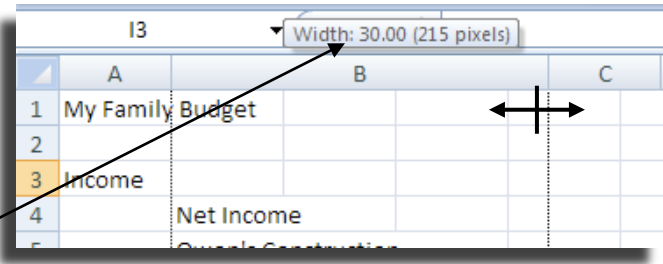
(16) List Variable Expenses in the next few rows.

(17) Type **Total Variable Expenses** in the next row.

17		Total Fixed Expenses		
18				
19		Variable Expenses		
20		Utilities		
21		Food		
22		Clothing		
23		Gas for Car		
24		Car Repair		
25		Medical/Dental		
26		Recreation		
27		Education		
28		Savings		
29		Miscellaneous		
30		Total Variable Expenses		
31				

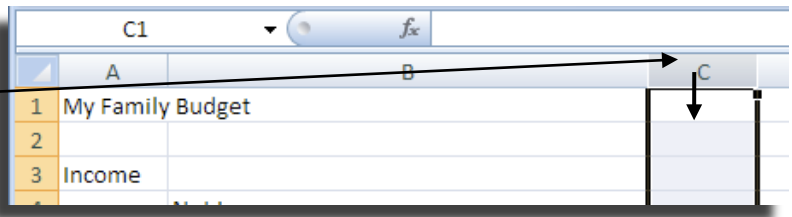
Changing Column Width

- (1) Position the mouse over the right edge of the column B heading. The cursor will change to a 
- (2) Click and drag the column edge until the column width equal 30.00 (215 pixels)
- (3) Release

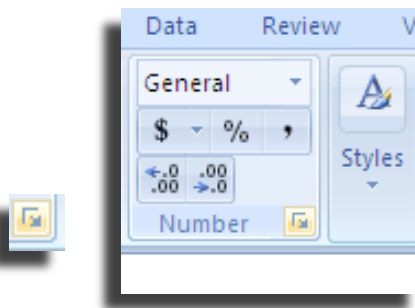


Formatting Cells

- (1) Click the column title to highlight column C



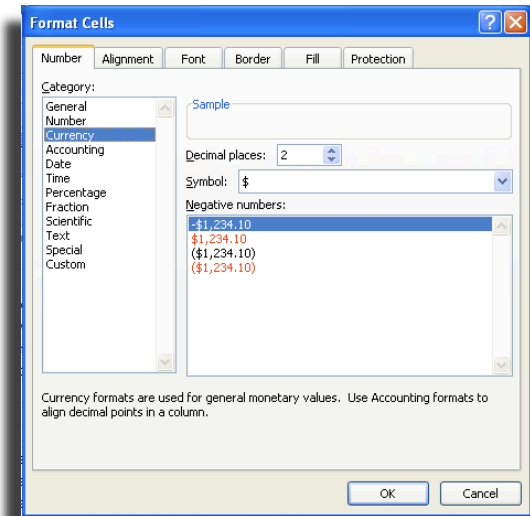
- (2) Select **Home>Number**
- (3) Click the small arrow in the bottom right-hand corner.



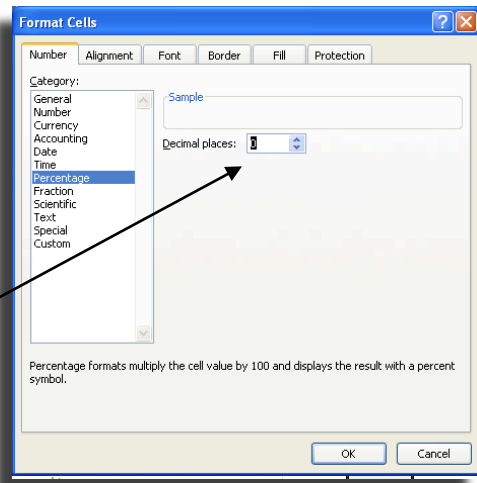
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A new window will open.

- (4) Select the **Number tab>Currency**
- (5) Click **OK**



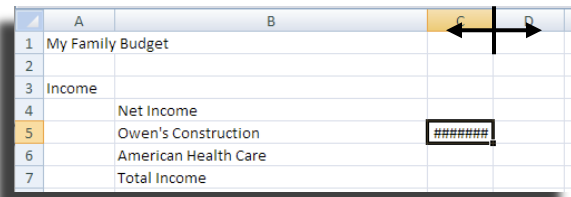
- (6) Select column D (See step 19 if you need assistance)
- (7) Select **Format>Cells** on the Menu Bar.
- (8) Select the **Number tab>Percentage**
- (9) Change **Decimal places:** to **0**
- (10) Click **OK**



- (11) Start entering your data in column C.

Column width is not large enough.

- (12) To change the column width to fit the longest item in the column, **double click** the right edge of the column heading.



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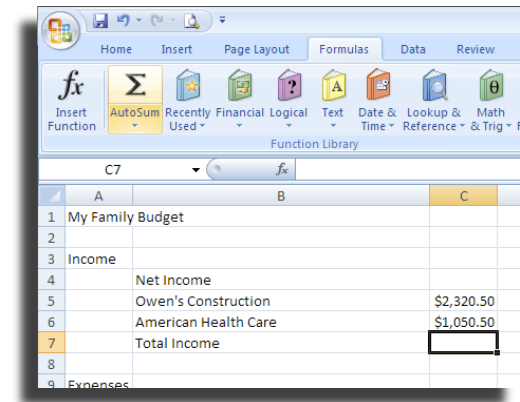
(13) Add any known data in column C

	A	B	C	D	E
1		My Family Budget			
2					
3		Income			
4		Net Income			
5		Owen's Construction	\$2,320.50		
6		American Health Care	\$1,050.50		
7		Total Income			
8					
9		Expenses			
10		Fixed Expenses			
11		Rent	\$1,200.00		
12		Car Loan	\$278.00		
13		Car Insurance	\$120.00		
14		Personal Loan	\$75.00		
15		Trash	\$27.00		
16		Phone	\$20.00		
17		Total Fixed Expenses			
18					
19		Variable Expenses			
20		Utilities	\$150.00		
21		Food	\$400.00		
22		Clothing			
23		Gas for Car	\$80.00		
24		Car Repair			
25		Medical/Dental	\$65.00		
26		Recreation			
27		Education			
28		Savings			
29		Miscellaneous			
30		Total Variable Expenses			
31					

Formulas

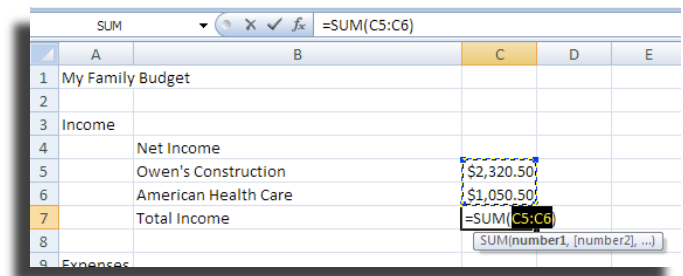
SUM Function

- (1) Select the Total Income in column C
- (2) Select **Formulas>AutoSum**



A moving outline will appear around the cells to be included in the calculation.

- (3) If the correct cells are outlined, press **[Return]**
- (4) If the correct cells are not outlined, highlight the cells to be included in the calculation and then press **[Return]**



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- (5) Repeat steps 2-4 for Fixed Expenses, and Variable Expenses.

Be sure to highlight all Variable Expenses.

	A	B	C	D	E
18					
19		Variable Expenses			
20		Utilities	\$150.00		
21		Food	\$400.00		
22		Clothing			
23		Gas for Car	\$80.00		
24		Car Repair			
25		Medical/Dental	\$65.00		
26		Recreation			
27		Education			
28		Savings			
29		Miscellaneous			
30		Total Variable Expenses	=SUM(C20:C29)		
31			SUM(number1, [number2], ...)		

Adding and Subtracting Values

We need to calculate the total expenses.

- (6) Select the cell in column C that is two rows below Total Variable Expenses.
- (7) Type = This indicates a formula.
- (8) Select the cell containing the value of Total Fixed Expenses. The location of the cell will be entered.
- (9) Type +
- (10) Select the cell containing the value of Total Variable Expenses. The location of the cell will be entered.
- (11) Press **[Return]**

	A	B	C	D
16		Phone	\$20.00	
17		Total Fixed Expenses	\$1,720.00	
18				
19		Variable Expenses		
20		Utilities	\$150.00	
21		Food	\$400.00	
22		Clothing		
23		Gas for Car	\$80.00	
24		Car Repair		
25		Medical/Dental	\$65.00	
26		Recreation		
27		Education		
28		Savings		
29		Miscellaneous		
30		Total Variable Expenses	\$695.00	
31				
32			=C17+C30	
33				

=C17+C30

Formula: equal sign, location of first value, plus sign, location of second value.

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We now need to calculate the Total Income minus total expenses.

- (12) In the same row, select the cell in column A.
- (13) Type =
- (14) Select the cell containing the value of Total Net Income. The location of the cell will be entered.
- (15) Type -
- (16) Select the cell containing the value of Total Expenses. The location of the cell will be entered.
- (17) Press **[Return]**

	A	B	C	D
9	Expenses			
10		Fixed Expenses		
11		Rent	\$1,200.00	
12		Car Loan	\$278.00	
13		Car Insurance	\$120.00	
14		Personal Loan	\$75.00	
15		Trash	\$27.00	
16		Phone	\$20.00	
17		Total Fixed Expenses	\$1,720.00	
18				
19		Variable Expenses		
20		Utilities	\$150.00	
21		Food	\$400.00	
22		Clothing		
23		Gas for Car	\$80.00	
24		Car Repair		
25		Medical/Dental	\$65.00	
26		Recreation		
27		Education		
28		Savings		
29		Miscellaneous		
30		Total Variable Expenses	\$695.00	
31				
32	=C7-C32		\$2,415.00	
33				

Formula (equal sign, location of first value, minus sign, location of second value.)

Absolute Reference

Absolute reference is a cell reference that does not change when the formula is copied. To make a cell reference absolute, type a dollar sign before both the column letter and row number.

Find the percent of the whole

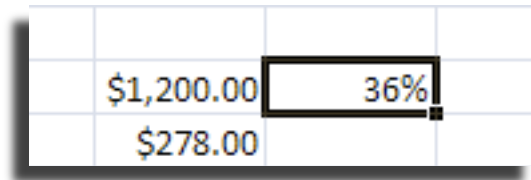
- (18) Click the cell to the right of your first expense value.
- (19) Type =
- (20) Click the cell of your first expense item. The location of the cell will be entered.
- (21) Type / This tells Excel to divide
- (22) Type **\$C\$** and the row number of your total Income, such as **\$C\$7**. Press **[Return]**

	A	B	C	D
4		Net Income		
5		Owen's Construction	\$2,320.50	
6		American Health Care	\$1,050.50	
7		Total Income	\$3,371.00	
8				
9		Expenses		
10		Fixed Expenses		
11		Rent	\$1,200.00	=C11/\$C\$7
12		Car Loan	\$278.00	

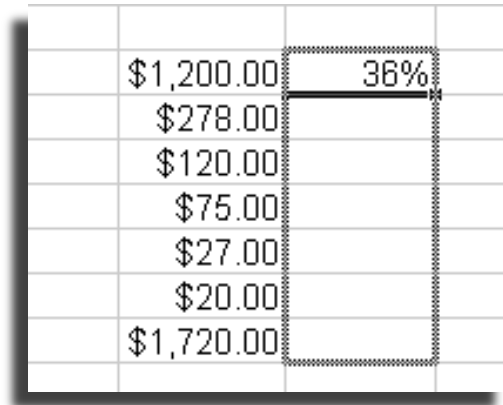
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Copying a Formula

- (1) Select the cell containing the formula you want to copy
- (2) Position your cursor over the small square in the bottom right corner.



- (3) When your cursor changes to a plus sign (+) click and drag to Auto Fill all Fixed Expenses.



Practice your skills

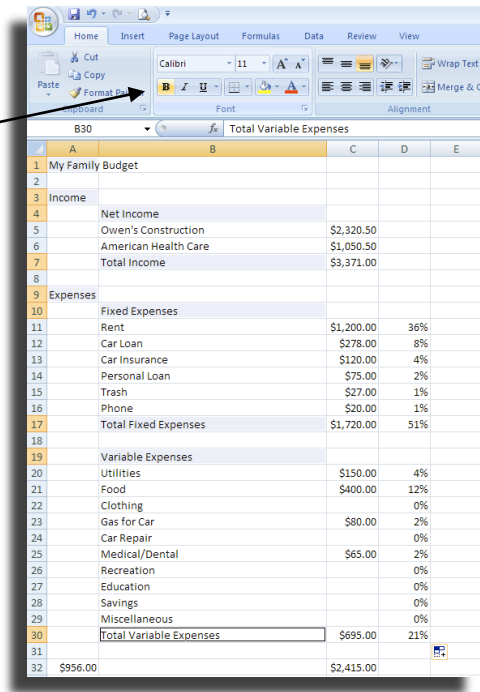
- (4) Repeat for the Variable Expenses

If you need help with the formula, please see steps 18 through 22 under Absolute Reference

	B	C	D	E
Fixed Expenses				
Rent		\$1,200.00	36%	
Car Loan		\$278.00	8%	
Car Insurance		\$120.00	4%	
Personal Loan		\$75.00	2%	
Trash		\$27.00	1%	
Phone		\$20.00	1%	
Total Fixed Expenses		\$1,720.00	51%	
Variable Expenses				
Utilities		\$150.00	4%	
Food		\$400.00	12%	
Clothing			0%	
Gas for Car		\$80.00	2%	
Car Repair			0%	
Medical/Dental		\$65.00	2%	
Recreation			0%	
Education			0%	
Savings			0%	
Miscellaneous			0%	
Total Variable Expenses		\$695.00	21%	
		\$2,415.00		

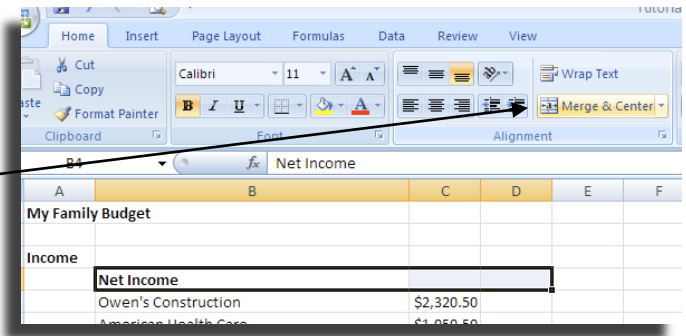
Formatting the Worksheet
Bold Headings

1. Hold down [CTRL] while selecting all headings.
2. Select **Home>Bold**

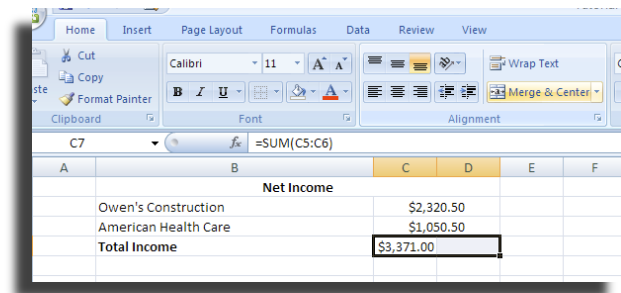


Merge and Center

3. Click **Net Income** and drag to the right to include cells in column C and column D.
4. Select **Home>Alignment>Merge and Center** icon.
5. Merge and Center titles for Fixed Income and Variable Income

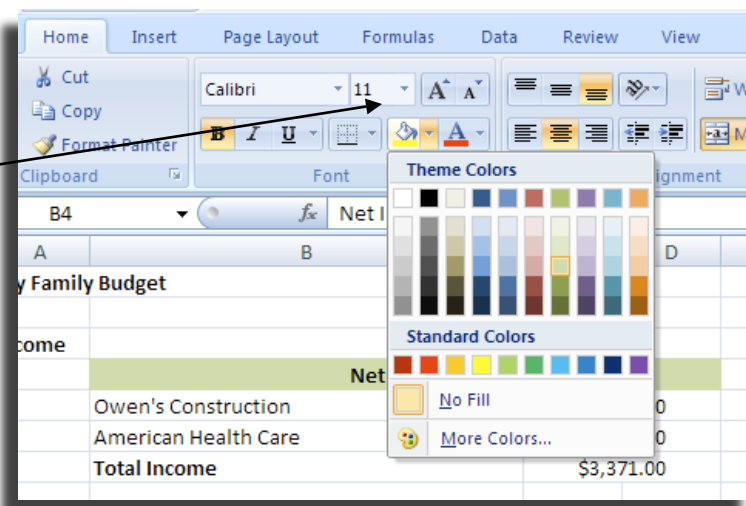


6. Merge and center all income values



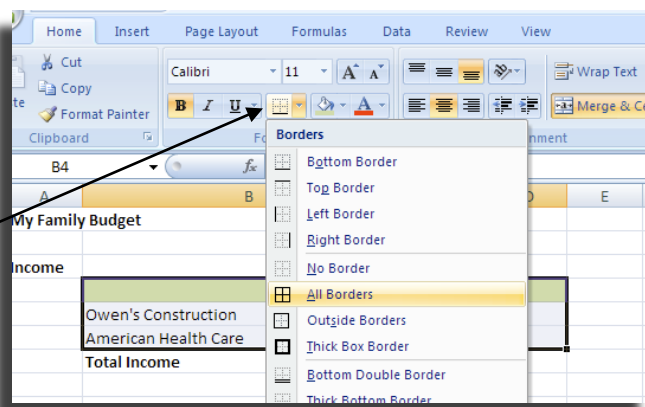
Fill

7. Select Net Income
8. Select **Home>Font>Fill**
9. Click ▼ to the right of the Fill icon
10. Select a color. Once the color is selected, you only need to click the fill icon additional cells.
11. Select and fill **Fixed Expenses** and **Variable Expenses**.



Borders

1. Select Net Income and all income sources.
2. Select **Home>Font>Borders**
3. Click ▼ to the right of the Border icon
4. Select the All Borders icon
5. Apply borders to all Fixed and Variable Expenses.



Balancing the Budget

1. Balance the budget by increasing amounts in column C. When the budget is balanced, the value in column A will equal \$0.00.

My Family Budget		
Income		
Net Income		
Owen's Construction	\$2,320.50	
American Health Care	\$1,050.50	
Total Income	\$3,371.00	
Expenses		
Fixed Expenses		
Rent	\$1,200.00	36%
Car Loan	\$278.00	8%
Car Insurance	\$120.00	4%
Personal Loan	\$75.00	2%
Trash	\$27.00	1%
Phone	\$20.00	1%
Total Fixed Expenses	\$1,720.00	51%
Variable Expenses		
Utilities	\$150.00	4%
Food	\$400.00	12%
Clothing		0%
Gas for Car	\$80.00	2%
Car Repair		0%
Medical/Dental	\$65.00	2%
Recreation		0%
Education		0%
Savings		0%
Miscellaneous		0%
Total Variable Expenses	\$695.00	21%
\$958.00	\$2,415.00	

Creating a Pie Chart

Selecting Data

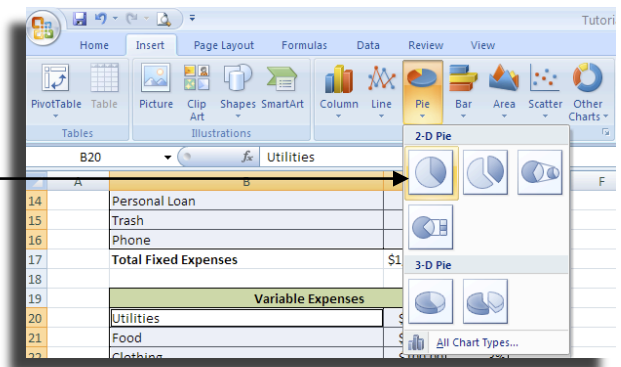
A pie chart is useful for showing the relationship of different parts to the whole. We want to show how our money is being spent.

- (1) Press **[Ctrl]** on your keyboard and select all expense titles and amounts.

Expenses			
Fixed Expenses			
Rent	\$1,200.00	36%	
Car Loan	\$278.00	8%	
Car Insurance	\$120.00	4%	
Personal Loan	\$75.00	2%	
Trash	\$27.00	1%	
Phone	\$20.00	1%	
Total Fixed Expenses	\$1,720.00	51%	
Variable Expenses			
Utilities	\$150.00	4%	
Food	\$400.00	12%	
Clothing	\$100.00	3%	
Gas for Car	\$80.00	2%	
Car Repair	\$350.00	10%	
Medical/Dental	\$65.00	2%	
Recreation	\$150.00	4%	
Education	\$75.00	2%	
Savings	\$131.00	4%	
Miscellaneous	\$150.00	4%	
Total Variable Expenses	\$1,651.00	49%	
\$0.00	\$3,371.00		

Inserting Pie Chart

- (2) Select **Insert>Pie**
- (3) Select the first **Pie** under 2-D Pie



A basic pie chart will be placed on our Excel Spreadsheet. The chart can be easily moved by clicking on the chart and dragging to a new location

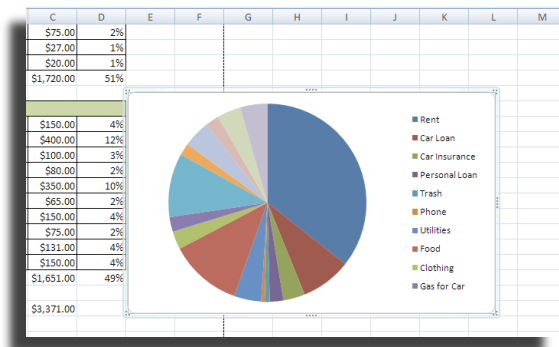

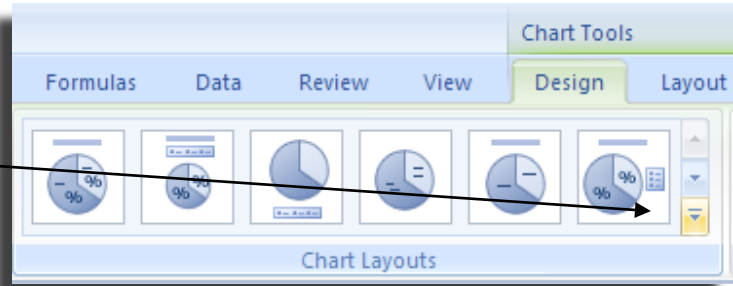


Chart Layouts

(4) Select **Chart Tools>Design**

(5) Select more  in the bottom right-hand corner of Chart Layouts to see all available chart layouts.



(6) Select **Layout 1**

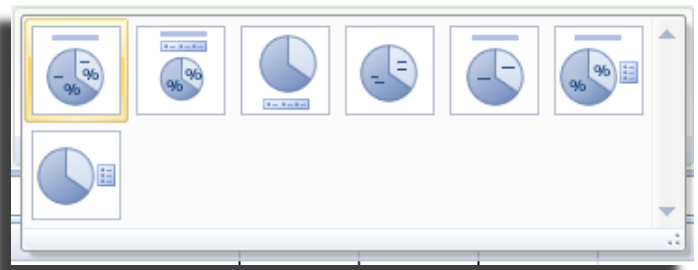

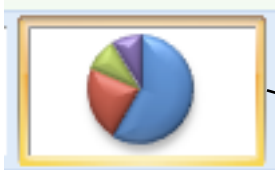


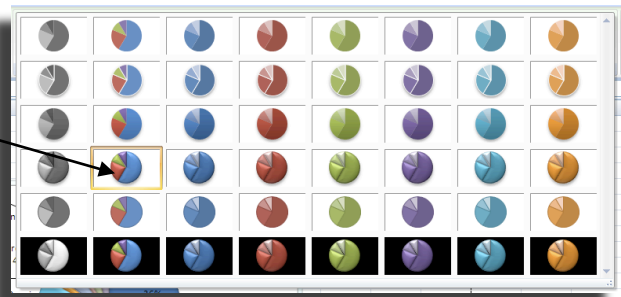
Chart Styles

Be sure **Chart Tools>Design** is still selected

(7) Select more  in the bottom right-hand corner of **Chart Styles** to see all available chart styles.



(8) Select 

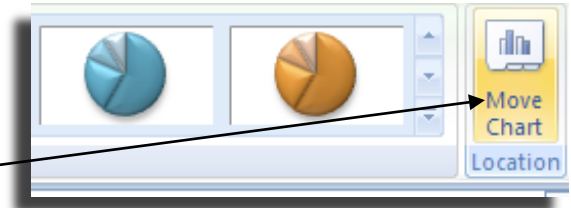


Location

Be sure **Chart Tools>Design** is still selected

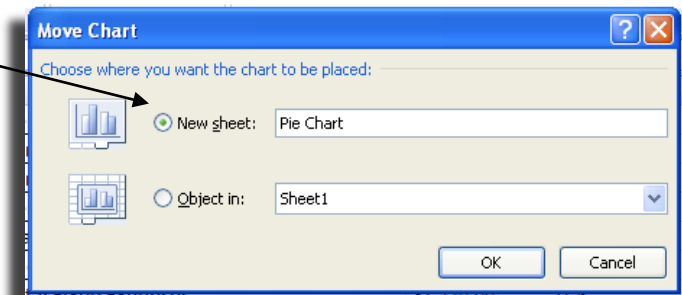
We want to display our chart on its own worksheet. Our chart will be displayed in a new tab in our Excel workbook.

- (9) Select **Location>Move Chart**



A new window will open.

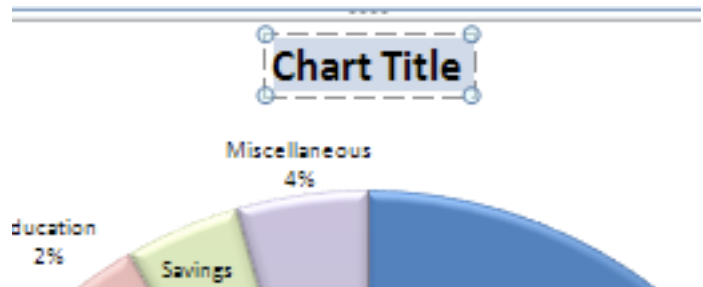
- (10) Select **New Sheet:**
- (11) Give your chart a new name. Type **Pie Chart**
- (12) Click **OK**



The chart will be displayed in a new tab in our Excel workbook.

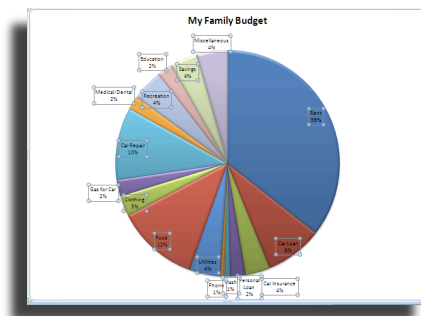
Title and Data Labels

- (13) Select **Chart Title** and highlight text
- (14) Type **My Family Budget**



Clicking once on a data label will select all data labels. Clicking a data label twice will select the individual data label.

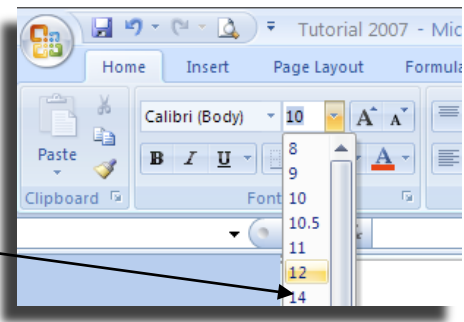
- (15) Click any data label to select all data labels.



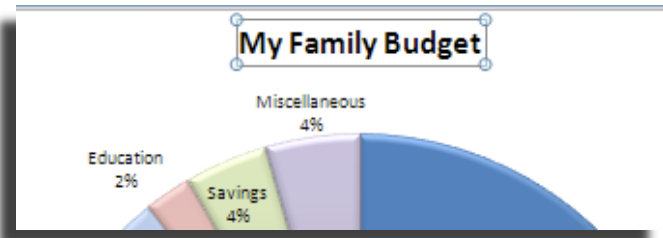
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(16) Select **Home>Font**

(17) Select **Font size 12** and **Bold**

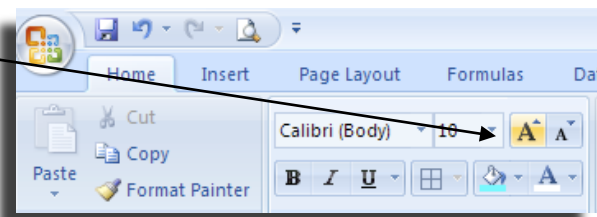


(18) Select the chart title



(19) Select **Home>Increase Font**

(20) Increase the font size to 20



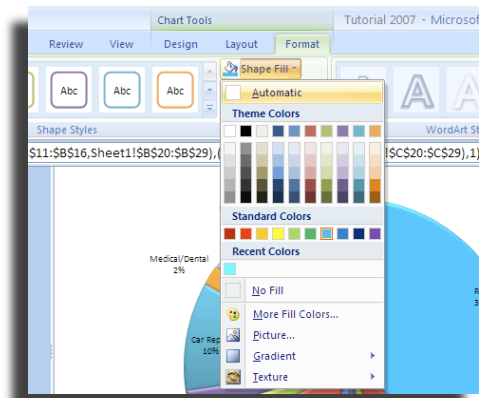
Changing Chart Colors

Clicking once on a pie section will select all pie sections. Clicking a pie section twice will select the individual pie section.

(21) Click twice on a pie section of the chart.

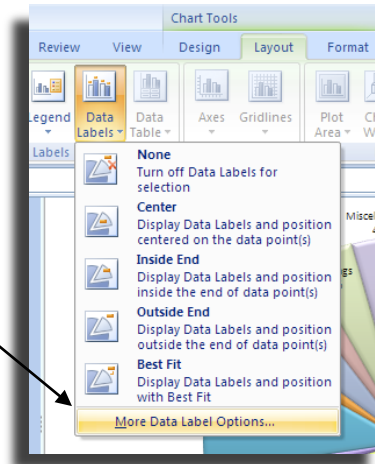
(22) Select **Chart Tools>Format**

(23) Select a new color for the pie section



Leader Lines

- (24) Select **Chart Tools>Layout>Data Labels> More Data Label Options**



- (25) Select **Show Leader Lines**

- (26) Click **Close**

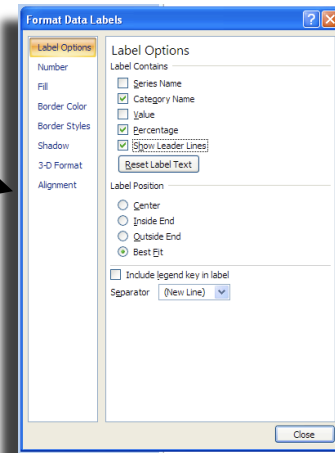
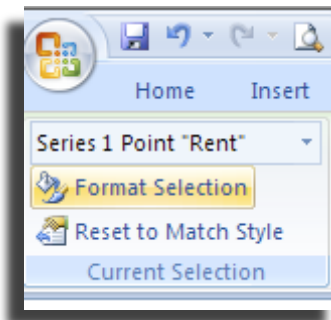


Chart Rotation

- (27) Select the largest pie section and double click.

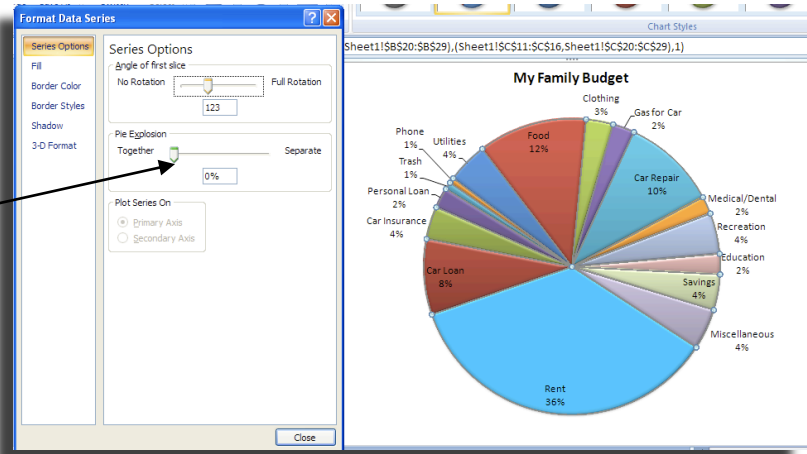
- (28) Select **Chart Tools>Layout>Format Selection**



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(29) Increase the rotation until data labels are easily read

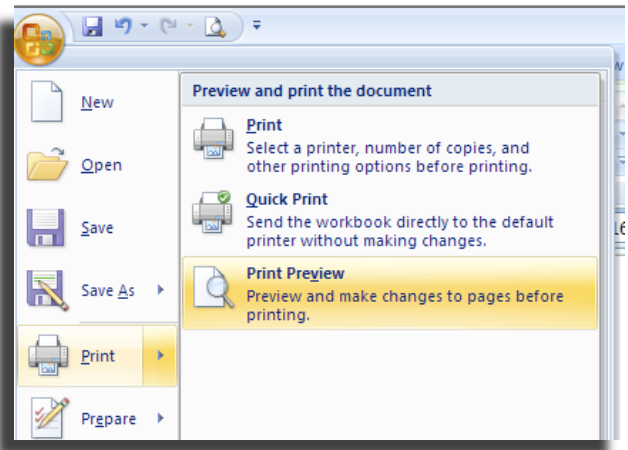
I like to place the largest pie section on the bottom of my chart so my data labels are not crowded at the bottom.



(30) Click **Close**

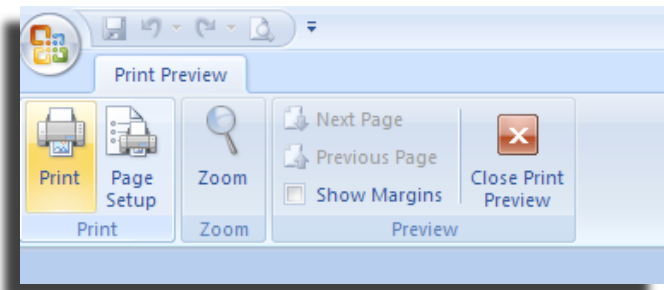
Printing Chart

(31) Select **Office Button>Print Preview**



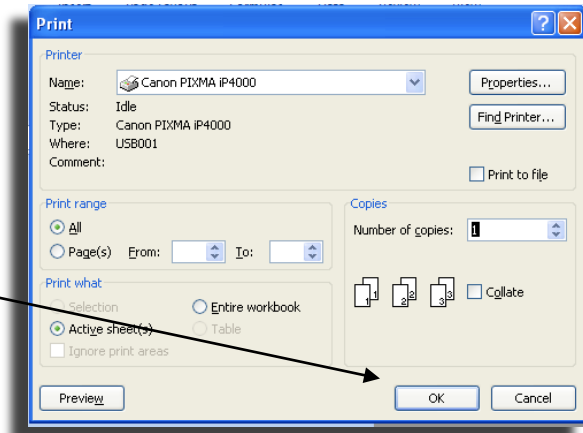
Check to be sure your chart looks the way you want.

(32) Select **Print**



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(33) Click OK



Resources

<http://money.cnn.com/magazines/moneymag/money101/>

<http://www.moneyinstructor.com/>