



An Extended Guide · No. 1925

Excel for the Rest of Us — A Simple Household Budget, Step by Step

Build a monthly budget from a blank sheet, with typing and a few sums

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★ You need about four Excel skills for a budget

Typing in boxes, adding a column, copying a formula down, and making one simple chart. That's it. Forget everything else Excel can do — a household budget uses a tiny, friendly corner of it.

A household budget, built from a blank sheet

Excel looks like a wall of empty boxes, which scares people off. But a monthly budget is one of the most useful and least complicated things you can build in it — and we'll do it together, one calm step at a time.

I'm Bill, from Bill's Home Tech in Portage County. A budget sheet is often the first thing I teach folks in Excel, because it's genuinely helpful and it teaches the handful of skills that unlock everything else. No math degree required.

By the end you'll have a sheet that adds up your income and expenses, shows what's left over, and even draws a little chart — all from typing and a few simple steps. Let's begin.

The whole guide, on one page

If these points stick, you can build a budget in Excel today.

- ❑ A spreadsheet is just a grid of boxes called cells; you click one and type.
- ❑ List your income items in one area, your expenses in another.
- ❑ Add a column with the AutoSum button to get totals automatically.
- ❑ Subtract total expenses from total income to see what's left.
- ❑ Make one simple chart to see where the money goes at a glance.
- ❑ Save it, and each month just update the numbers.

✓ Let the computer do the math

The whole point of Excel is that it adds things up for you and re-adds automatically when you change a number. You never do the arithmetic yourself.

Making sense of the grid

Before we build anything, let's take the fear out of that wall of boxes. It's simpler than it looks.

Each box is called a cell. The columns are labeled with letters across the top (A, B, C) and the rows with numbers down the side (1, 2, 3). So the top-left box is 'A1,' the one to its right is 'B1,' and so on. That's the whole address system — like seats in a theater, a letter and a number.

To put something in a cell, click it once and type, then press Enter to move down or Tab to move right. To fix a mistake, click the cell and retype. That's genuinely most of what you'll do. The grid is just organized boxes for your words and numbers.

✓ Click, type, Enter

The basic rhythm of Excel is click a box, type, press Enter. Once that feels natural, everything else is just building on it.

Setting up your budget's layout

Let's lay out the bones of the budget. A little structure now makes the rest effortless.

- ❑ In cell A1, type a title like 'Monthly Budget.'
- ❑ A couple of rows down, type 'Income' as a heading.
- ❑ Beneath it, list your income sources in column A (Social Security, pension, etc.), one per row.
- ❑ Leave a blank row, then type 'Expenses' as a heading.
- ❑ Beneath that, list your bills in column A (rent/mortgage, utilities, groceries...), one per row.

Put the labels in column A and you'll put the dollar amounts next to them in column B. That simple two-column shape — what it is on the left, how much on the right — is the heart of the whole budget.

✓ Labels left, numbers right

Keep the names of things in column A and their dollar amounts in column B. That tidy habit makes totaling and charting easy later.

Typing in your amounts

Now the numbers. This is just typing — no formulas yet.

Click the cell in column B next to each income item and type the monthly amount. Just the number — type 1500, not '\$1,500'; we'll make it look like money in a moment. Do the same for each expense next to its label.

Use your real monthly figures where you know them, and your best estimate where you don't — a budget is still useful with rough numbers, and you can refine them over time. The goal is a clear picture, not perfection.

✓ Numbers only, for now

Type plain numbers without dollar signs or commas. Excel handles those as formatting later, and plain numbers are what the math needs to work.

Totaling with AutoSum — the magic button

Here's where Excel earns its keep. One button adds up a whole column for you.

- ❑ Click the empty cell just below your list of income amounts.
- ❑ On the Home ribbon, click the AutoSum button (it looks like a stretched letter E, the sign for 'sum').
- ❑ Excel guesses the numbers above and highlights them — press Enter to accept.
- ❑ The total appears, and it updates by itself whenever you change a number above.
- ❑ Do the same below your expenses to total them.

That AutoSum button is the single most useful thing in Excel for a budget. It means you never add a column by hand, and your totals are always correct, even after you tweak a figure.

★ The totals that fix themselves

The joy of this is that when a bill changes, you update one number and the total recalculates instantly. If this part feels fiddly, I'll walk you through it in two minutes. Call (330) 200-8042.

Seeing what's left over

The number everyone wants: income minus expenses. One small formula shows it, and keeps it current.

Pick a cell below your expense total and label the row next to it 'Left over' or 'Savings.' In that cell, type an equals sign, then click your income total, type a minus sign, click your expense total, and press Enter. Excel shows the difference — what's left at the end of the month.

If that number is positive, you have breathing room; if it's negative, expenses are outrunning income, and the budget just showed you by how much. Either way, it updates automatically as you adjust figures, so you can try 'what if' changes and watch the result.

✓ Start a formula with equals

Any time you want Excel to calculate, start the cell with an equals sign (=). That tells Excel 'do math here' rather than 'store this text.'

Making the numbers look like money

Now let's dress up those plain numbers as dollars and cents, which makes the whole sheet easier to read.

- ❑ Select your dollar figures: click the first and drag to the last.
- ❑ On the Home ribbon, click the dollar-sign (\$) button.
- ❑ The numbers gain dollar signs, commas, and two decimal places.
- ❑ Make your headings bold with the B button so sections stand out.
- ❑ Widen a column, if text is cut off, by dragging the line between column letters.

These touches aren't just for looks — clear formatting makes a budget you'll actually want to open and keep up. A tidy sheet is a used sheet.

✓ **Format last, not first**

Get your numbers and totals working first, then make them pretty. Formatting is the easy finishing coat, not the foundation.

One simple chart of where the money goes

A picture of your spending can be more eye-opening than the numbers. Excel draws one for you in a couple of clicks.

- ❑ Select your expense labels and their amounts together (the names and the numbers).
- ❑ Click the Insert ribbon, then choose a Pie chart or a Bar chart.
- ❑ Excel draws it instantly from your selection.
- ❑ Click the chart and drag it to a tidy empty spot on the sheet.
- ❑ Give it a clear title by clicking the chart's title text and typing.

A pie chart shows at a glance which slices of your spending are biggest — often a surprise. It's the same data you already typed, just drawn as a picture, and it updates when your numbers change.

★ Charts make the lightbulb go on

Seeing spending as a pie often reveals where the money really goes. If you'd like help making your first chart, it's a satisfying five-minute lesson. Call (330) 200-8042.

Two kinds of readers, two sets of needs

How you build the budget depends a bit on your income. Find yourself below for a tip or two.

If you're on a fixed monthly income

Social Security, a pension, an annuity — income that's much the same each month. Your budget is mostly about matching steady income to your bills.

- Your income section may be short and stable — easy to total.
- Focus the detail on expenses, where the changes happen.
- Watch the 'left over' number to keep a cushion for surprises.
- A simple chart helps spot a category creeping up over time.

If your income or bills vary

Some months bring more, some less — part-time work, a small business, seasonal costs. Your budget needs to handle the ups and downs.

- Use a typical or average month as your starting figures.
- Keep a 'savings' or 'buffer' line to smooth the lean months.
- Consider a column per month to see patterns across the year.
- Revisit and adjust the numbers more often than a fixed-income budget.

★ Whatever your income looks like, I'll tailor it

Fixed or variable, I can set up a budget shaped to your real situation and teach you to keep it going. Call or text me at (330) 200-8042.

Saving it so you can keep it going

A budget's power comes from using it month after month, so saving it properly matters.

Click File, then Save, give it a clear name like 'Household Budget 2026,' and save it to your Documents folder. After that, tap Control+S whenever you make changes so your latest numbers are kept.

Each month, open the same file and update the amounts that changed. You don't rebuild it — the formulas and chart are already there, so it's just a few edits. That's the whole idea: build once, maintain easily.

✓ One budget file, updated monthly

Resist starting a brand-new sheet each month. Open the one you built, change the figures, and let the totals and chart refresh themselves.

Watching your budget across the months

Once you're comfortable, a simple tweak lets you see trends — without any new skills.

Instead of one column of amounts, you can add a column for each month — January, February, and so on — and type each month's figures beside your labels. The same AutoSum trick totals each column, and you can see at a glance whether the heating bill climbs in winter or groceries creep up.

This is optional and best added once the one-month version feels easy. But it turns your budget into a quiet record of your year — genuinely useful for spotting patterns and planning ahead.

✓ **Grow it only when ready**

Master the single-month budget first. The month-by-month version is a natural next step, not a starting point — add it when the basics feel comfortable.

Common mistakes, and easy fixes

A few beginner snags trip people up. Here they are, with the cure for each.

- **Typing dollar signs and commas** into the numbers — type plain numbers and use the \$ button to format.
- **Forgetting the equals sign** in a formula — every calculation starts with =.
- **Adding by hand** instead of using AutoSum — let the button do it so it stays correct.
- **Columns too narrow** showing ##### — widen the column by dragging its edge.
- **Not saving** — press Control+S often so your work is safe.

! ##### just means 'too narrow'

If a cell shows a row of # signs, don't panic — the number's fine, the column is just too narrow to show it. Drag the column wider and it appears.

If formulas still feel intimidating

You can build a perfectly good budget with almost no typing of formulas at all. Here's the gentle route.

The AutoSum button writes the totaling formula for you — you never type it. And for 'what's left over,' you can even do the subtraction on a calculator and type the answer, if that's more comfortable to start. The sheet still organizes everything clearly.

As you gain confidence, you'll find the one small subtraction formula isn't scary after all — and you'll love that it updates itself. But there's no rush. Start where you're comfortable and grow from there.

★ We'll go exactly as slow as you like

Formulas intimidate almost everyone at first. On a visit we'll take them one gentle step at a time, and you'll be surprised how quickly they click. Call (330) 200-8042.

You don't need to buy Excel for this

Everything in this guide works in free spreadsheet programs too, so cost is no barrier.

Google Sheets (free with a Google account) and LibreOffice Calc (free to install) build budgets exactly the same way — cells, AutoSum, charts, the lot. The buttons sit in slightly different spots, but every step here translates directly.

So if you don't have Excel, don't let that stop you. Our free-ways-to-write guide and our LibreOffice guide cover getting set up at no cost. A budget is a great first project in any of them.

✓ Same ideas, free programs

Cells, totals, and charts work the same everywhere. Pick the spreadsheet you have — paid or free — and the steps in this guide carry right over.

Excel is friendlier than it looks

If spreadsheets have always felt like the scary end of the computer, let me gently push back on that.

A budget uses only the kindest corner of Excel — typing in boxes, one magic sum button, and a chart. The intimidating formulas and functions you've heard about are for accountants and analysts; you can ignore them entirely and still have a budget that works beautifully.

Every person I've taught this to started nervous and finished a little proud — because a working budget feels like a real accomplishment. Take it slowly, and you'll get that feeling too.

★ A budget is a lovely first lesson

It's practical, it's satisfying, and it teaches the skills that unlock the rest of Excel. I'd be glad to build your first one with you. Call (330) 200-8042.

Questions to ask yourself

A few answers shape the budget that fits you.

Q: Is my income steady or variable?

Steady means a short, stable income section; variable suggests using an average month and keeping a buffer line.

Q: How detailed do I want to be?

Start with broad categories — housing, food, utilities, car. You can always split them finer later.

Q: Do I want to track month by month?

If yes, add a column per month once the single-month version feels easy. It reveals seasonal patterns.

Q: Do I have Excel, or need a free option?

Google Sheets and LibreOffice Calc do everything here for free, if you don't have Excel.

✓ Start simple, refine later

A rough budget today beats a perfect one never. Begin with broad numbers and sharpen them as you go.

A few more worth answering

These come up as folks get going.

Q: How do I change a number later?

Click the cell, type the new amount, press Enter. Your totals and chart update by themselves — that's the beauty of it.

Q: Why does my cell show #####?

The column's just too narrow to show the number. Drag the line between the column letters to widen it, and the figure appears.

Q: Can I add categories I forgot?

Yes — click a row number, right-click, and Insert to add a blank row, then type the new item. Redo AutoSum if needed to include it.

Q: What if my 'left over' is negative?

That means expenses exceed income — useful to know. The budget just showed you where to trim or where more income is needed.

★ Stuck on a step?

Call or text me at (330) 200-8042. Budgets are a favorite thing to teach, and I'll get you unstuck quickly and kindly.

The whole budget, recapped

Here's everything as a short, repeatable routine.

- ❑ Lay out labels in column A: income items, then expense items.
- ❑ Type the monthly amounts beside them in column B (plain numbers).
- ❑ Use AutoSum to total income and total expenses.
- ❑ Subtract expenses from income to see what's left (start with =).
- ❑ Format the numbers as dollars and make a simple chart.
- ❑ Save it, and update the figures each month.

Follow that once and you'll have a living budget that does the math for you, shows where the money goes, and takes only minutes to keep current.

✓ Build once, maintain in minutes

The effort is all in the first build. After that, a monthly budget is just a few number changes — and a clearer picture of your money.

Common Questions

The questions I hear most from folks building their first budget.

Q: Do I need to be good at math?

Not at all. Excel does the arithmetic — the AutoSum button adds columns, and a simple formula finds what's left over. You just type the numbers.

Q: What's AutoSum and where is it?

It's a button on the Home ribbon that totals a column of numbers for you. Click the cell below your numbers, click AutoSum, press Enter — done.

Q: How do I make the numbers look like dollars?

Select them and click the dollar-sign (\$) button on the Home ribbon. Type plain numbers first; the button adds the dollar signs and commas.

Q: Can I do this without buying Excel?

Yes — Google Sheets and LibreOffice Calc are free and work the same way. Every step in this guide carries right over to them.

★ Want help with your first budget?

Building a household budget is one of my favorite lessons — useful, confidence-building, and quicker than you'd think. Call or text (330) 200-8042.

The bottom line

Here's the heart of it in a few sentences.

A household budget in Excel is just labels on the left, amounts on the right, the AutoSum button for totals, and one small subtraction to see what's left. Add a chart to picture your spending, format the numbers as dollars, and save it.

You use the gentlest part of Excel and ignore the rest. Build it once, update it monthly, and you'll have a clear, honest picture of your money — and the quiet satisfaction of having made it yourself.

✓ The kindest corner of Excel

Remember: a budget needs typing, one sum button, a subtraction, and a chart. That's a friendly little toolkit anyone can master.

You don't have to do this alone

You just have to remember that a friendly, patient person is one call away.

I hope this guide made building a household budget in Excel feel a little less daunting and a lot more doable. Keep it in a drawer with your other home papers, come back to a page whenever you need it, and don't worry about memorizing anything.

When you'd rather have a hand, that's exactly what I do. I come to your home, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site — installing Office, sorting out a sign-in, setting up a document — I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee.

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The Shape of a Budget

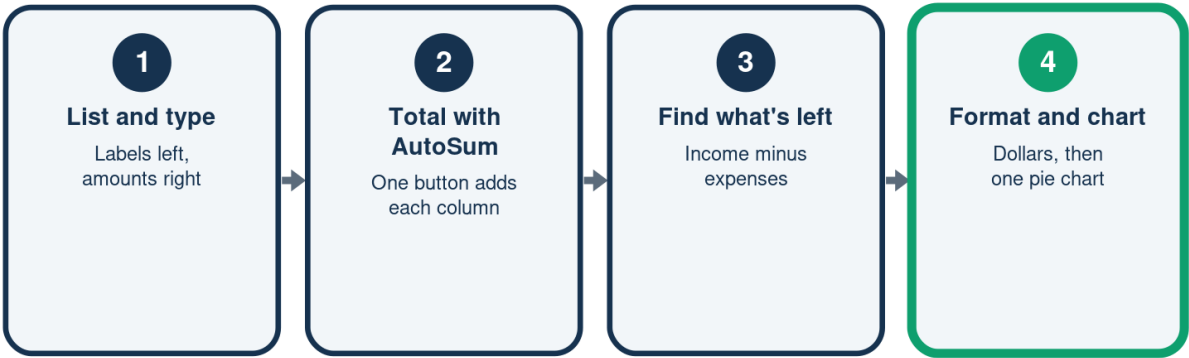
Labels on the left, amounts on the right

	Column A	Column B
Income items	Pension, etc.	Their amounts
Income total	(AutoSum)	Adds them up
Expense items	Bills, groceries	Their amounts
Expense total	(AutoSum)	Adds them up
Left over	Income - expenses	What remains

Names on the left, dollars on the right -- that's the whole layout.

A Budget in Four Steps

From blank sheet to finished



Let the computer do the math -- you just type the numbers.

The Four Skills You Need

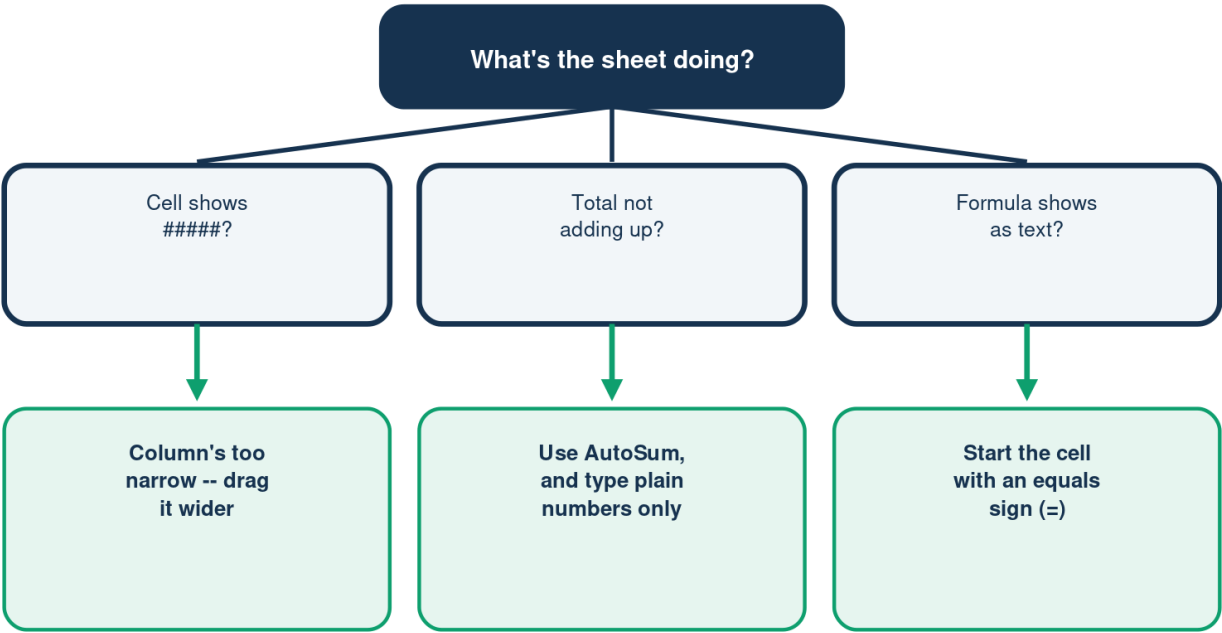
Ignore the rest of Excel

	Skill	How
Type in a cell	Click, type,	press Enter
Total a column	The AutoSum	button
A simple formula	Start with =,	then the math
Make a chart	Select, then	Insert > chart

A budget uses the kindest corner of Excel -- just these four.

Something Looks Off?

Match the puzzle to the fix



No Excel? Google Sheets and LibreOffice Calc do all of this free.

Illustration - a schematic, not to scale. Your setup may differ.



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A Note From Bill

A quick note from Bill.

I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that comes from using these guides. Thanks for reading, and stay safe out there.

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