BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Excel & Google Sheets Lists, Budgets & Printing

Lists, budgets, sorting, simple formulas and printing — explained in plain English, one step at a time

A plain-English guide to spreadsheets for everyday life

Take your time — every spreadsheet has an Undo button

Written for you by Bill — Bill's Home Tech

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For Excel (Microsoft 365, web, 2024) & Google Sheets · facts current November 2026

What's Inside

This is your guide to spreadsheets: Microsoft Excel and Google Sheets, side by side. Read it in any order and at your own pace; there's no test, and you can't fall behind. Every chapter explains what something does *for you*, with slow, step-by-step directions and real examples: a Christmas card list, a medication list, a home inventory and a monthly budget. Menus were checked against Microsoft's and Google's own help pages in November 2026. If a screen looks a little different on yours, the idea is still the same.

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PART 1

Getting to Know Spreadsheets

What a spreadsheet really is, the handful of words that make everything else easy, and how to get Excel or Google Sheets without paying more than you need to.

CHAPTER 1

A Note from Bill

Hello, and welcome. Maybe you keep the Christmas card list on index cards. Maybe the household budget lives in a spiral notebook, or your list of medications is on a sheet of paper folded in your wallet. All of those work. But a **spreadsheet** can keep them neater, add up the numbers for you, put the names in order with one click, and print a tidy copy whenever you need one.

I'm Bill. For more than 30 years I've helped people make sense of their technology, and spreadsheets are one of the things people tell me they "never quite figured out." The good news is that you only need a small part of Excel or Google Sheets to get real use out of them. This book teaches that part, slowly, in plain English, one step at a time.

Who this book is for

It's for anyone who has opened Excel or Google Sheets, seen a sea of little boxes, and closed it again. You don't need to know any math beyond adding and subtracting, and you don't need to buy anything: Google Sheets is free, and so is Excel in a web browser.

What this book covers

- **The basics**: cells, rows, columns and tabs, in plain words.
- **Getting the program**: Microsoft 365, free Excel for the web, Office Home 2024, and free Google Sheets.
- **Your first sheet**: typing, saving, finding files again, wider columns, wrapped text, money and dates.
- **Real lists**: a Christmas card list, a medication list, a home inventory, and a monthly household budget, step by step.
- **Sorting, filtering and freezing** the top row so the headings stay put.
- **Simple formulas**: adding, subtracting, totals and averages.
- **Printing** a sheet that fits on the page, and **sharing** with family.
- **Moving between Excel and Sheets**, undo, version history, the phone apps, a short word on AI helpers, and the **scams** that hide inside spreadsheet attachments.

WHAT THIS DOES FOR YOU

What this book does for you

By the end you'll be able to make a list that sorts itself, a budget that adds itself up, and a printout that fits neatly on one page. You'll be able to share it with your family, open the files they send you in either program, and spot a dangerous spreadsheet attachment before it can do any harm.

The honest "can't break it" promise

You can't break a computer by typing in a spreadsheet. Every program in this book has an **Undo** button, and both Excel and Google Sheets keep earlier versions of your files you can go back to (Chapter 22). Click around, try things, make a practice sheet called "Test." The two moments that deserve a pause are **sorting only part of a list** (Chapter 11 shows the safe way) and **enabling content or macros** in a file someone sent you (Chapter 25: don't, unless you made it).

GOOD TO KNOW

Facts current as of November 2026

Menu names, plans and prices in this book were checked against Microsoft's and Google's own help pages in November 2026. Both companies move buttons around now and then. If your screen looks a little different, the idea is still the same, and the menu name is usually close by.

And you're never stuck alone. If you'd like a hand, call me at **(330) 200-8042** and we'll sort it out together. There's no such thing as a silly spreadsheet question.

— Bill

CHAPTER 2

What a Spreadsheet Is: Cells, Rows, Columns and Tabs

A spreadsheet is a page of graph paper on your screen. Each little box can hold a word, a number, a date or a small calculation. Line the boxes up and you have a list; add a total at the bottom and you have a budget. That's really all it is.

Microsoft Excel and **Google Sheets** are the two spreadsheet programs most people use. They look almost the same and work almost the same, so everything you learn in one carries over to the other. This book shows both, side by side.

A few words worth knowing

Word	What it means
Cell	One little box. You click a cell to type in it. The selected cell has a thick border around it.
Column	A line of cells running **up and down**. Columns are named with letters: A, B, C across the top.
Row	A line of cells running **side to side**. Rows are numbered 1, 2, 3 down the left edge.
Cell address	A cell's name: its column letter, then its row number. **B3** is column B, row 3, just like a seat in a theater.
Range	A block of cells, written with a colon: **B2:B10** means B2 down to B10.
Tab (sheet)	One page of the file. The tabs sit along the bottom edge, like dividers in a binder. A file can hold several: "January," "February," and so on.
Workbook	Excel's word for the whole file, with all its tabs. Google calls it a spreadsheet.
Formula	A little calculation you type into a cell, always starting with an equals sign, such as **=B2+B3**. Chapter 13 explains.
Formula bar	The long white strip above the grid. It shows what's really inside the selected cell, including any formula.
Header row	The first row, where you type the headings for each column, like Name, Address, Phone.

Finding your way around the screen

- **Along the top**: the buttons. In Excel they sit on a wide strip called the **ribbon**, grouped under tabs such as Home, Insert, Page Layout, Data and View. Google Sheets has a row of menus (File, Edit, View, Insert, Format, Data) with a slim toolbar beneath.
- **The middle**: the grid of cells.
- **Along the bottom**: the tabs for each sheet, and a **+** to add another.
- **Bottom right** (Excel): a zoom slider. In Sheets, use the zoom choice on the toolbar or the View menu. Zooming in doesn't change what prints; it only makes things easier to see.

TIP

Make it bigger

If the cells look tiny, zoom in. In Excel, drag the zoom slider in the bottom right corner to 150%. In Google Sheets, use the zoom box on the toolbar (it shows 100%). You can also hold **Ctrl** (or **Command** on a Mac) and press **+** to enlarge the whole web page.

CHAPTER 3

Excel or Google Sheets: Which Is for You?

You don't have to choose forever, and plenty of people use both. Here's the honest comparison in plain terms.

	Microsoft Excel	Google Sheets
Cost	Full program comes with a Microsoft 365 subscription or Office Home 2024. A simpler version is free in a web browser.	Free with any Google (Gmail) account.
Where it runs	Installed on a Windows PC or Mac, plus the web and phone apps.	In a web browser, plus phone and tablet apps.
Where files live	On your computer or in OneDrive, Microsoft's online storage.	In Google Drive, Google's online storage.
Saving	AutoSave when the file is in OneDrive; otherwise you save it yourself.	Saves itself as you type, always.
Sharing	Good, through OneDrive.	Excellent, and very easy.
Best for	People who already have it, or who get Excel files from family, clubs or work.	Free, simple lists you share with family on any device.

A simple way to decide

- **Choose Google Sheets if** you already use Gmail, want something free, or want to share a list with family who live elsewhere.
- **Choose Excel if** it's already on your computer through Microsoft 365, or the people you trade files with use Excel.
- **Not sure?** Start with whichever is already on your computer. The two are so alike that learning one teaches you most of the other, and Chapter 21 shows how to move files between them.

FROM BILL

Don't agonize over it

For lists and a household budget, either one is plenty. Pick one, get comfortable, and don't give the decision another thought. If you'd like help choosing for your own situation, that's a fine reason to call me at (330) 200-8042.

If you've used my Word and Google Docs manual, this will feel familiar: same companies, same idea, same buttons in many of the same places.

CHAPTER 4

Getting Excel or Sheets (and What It Costs)

Before you pay for anything, know that there are free ways to use both programs. Here are your choices.

Google Sheets: free

If you have a Gmail address, you already have Google Sheets. Open your web browser and go to **sheets.google.com**, and sign in with your Google account. Your spreadsheets are stored in Google Drive and count toward the free 15 GB of storage your Google account comes with, which is far more than a lifetime of lists and budgets will ever need.

Excel: four ways to get it

Option	What it costs	What you get
Excel for the web	Free with a Microsoft account	A simpler Excel in your browser, at microsoft365.com. Files save to OneDrive (5 GB free). Fine for lists and budgets.
Microsoft 365 Personal	$9.99 a month or $99.99 a year	Full Excel, Word, PowerPoint and more on your computers, phones and tablets, plus 1 TB of OneDrive, for one person.
Microsoft 365 Family	$12.99 a month or $129.99 a year	The same, shared with up to five other people.
Office Home 2024	$179.99, paid once	Excel, Word, PowerPoint and OneNote for one PC or Mac, yours to keep. No new features later and no large OneDrive storage.

GOOD TO KNOW

Prices change

These are Microsoft's U.S. list prices in November 2026. There's also a Premium plan with more AI and a Basic plan that is mostly storage (Basic does **not** include Excel for your computer). My Microsoft 365 manual covers every plan, renewing and canceling in detail.

Check whether you already have Excel

1. On a Windows PC, click the **Start** button and type **Excel**. On a Mac, open **Finder** > **Applications** and look for Microsoft Excel.
2. If it's there, open it. Click **File** > **Account** (on a Mac, **Excel** > **About Excel**).

3. Under Product Information you'll see either "Microsoft 365" (a subscription) or a version such as "Office Home 2024" or "Office 2021" (a one-time purchase).

HEADS UP

Older Office versions

Office 2016 and 2019 lost support in October 2025, and Office 2021 in October 2026. They still open your files, but they no longer get security fixes. That matters most when you open spreadsheet attachments from other people (Chapter 25). It isn't an emergency, but it's a good reason to plan a move to free Excel for the web, Google Sheets, or a supported version.

TIP

Try free first

If all you want is a Christmas card list and a budget, try Google Sheets or free Excel for the web for a few weeks before you buy anything. Many people never need more.

PART 2

Your First Spreadsheet

Starting a new file, giving it a sensible name, finding it again next week, typing in cells, and making it easy to read.

CHAPTER 5

Starting a New Spreadsheet

Starting a spreadsheet is just like taking a fresh sheet of paper out of the drawer. Here's how in each program.

In Google Sheets

1. Open your web browser (Chrome, Edge, Safari or Firefox) and go to **sheets.google.com**.
2. Sign in with your Google account if asked.
3. At the top you'll see a row of choices. Click **Blank spreadsheet** (a big plus sign).
4. A new, empty spreadsheet opens, called "Untitled spreadsheet." You'll name it in a moment (Chapter 6).

In Excel on your computer

1. Open Excel from the Start menu (Windows) or the Applications folder or Dock (Mac).
2. On the opening screen, click **Blank workbook**.
3. If Excel is already open, click **File** > **New** > **Blank workbook**.

In free Excel for the web

1. In your browser, go to **microsoft365.com** and sign in with your Microsoft account. (Microsoft now forwards this address to its new home, copilot.cloud.microsoft, on its own.)
2. Choose **Excel**, then choose a blank workbook.
3. The new file is saved in your OneDrive automatically.

> **TIP**
> **One idea per file**
>
> Make one spreadsheet for each purpose: one for Christmas cards, one for medications, one for the budget. Inside a file you can add tabs (the **+** at the bottom) for each month or year. That keeps everything easy to find.

CHAPTER 6

Saving, Naming and Finding Your Files

This is the chapter that saves the most heartache. A spreadsheet you can't find is no use at all, so let's give each one a clear name and know where it lives.

Google Sheets saves by itself

Google Sheets saves every change the moment you make it. There's no Save button to forget. You only need to give the file a name:

1. Click the words **Untitled spreadsheet** at the top left.
2. Type a clear name, such as **Christmas Card List**, and press **Enter**.
3. That's it. The file is now in your Google Drive under that name.

Excel: AutoSave and OneDrive

In Excel, how saving works depends on **where** the file is kept. When the file is saved in **OneDrive**, the **AutoSave** switch at the top left is on, and Excel saves your changes every few seconds, just like Google Sheets. When the file is saved only on your computer, you save it yourself.

1. The first time, click **File** > **Save As** (or press **Ctrl+S**; on a Mac, **Command+S**).
2. Choose **OneDrive** as the place to save, if you'd like AutoSave and the safety of version history. Or choose **This PC** > **Documents** to keep it only on this computer.
3. Type a clear name in the file name box, such as **Household Budget 2027**.
4. Click **Save**. If AutoSave is off (a file kept on your computer), press **Ctrl+S** now and then while you work.

HEADS UP

AutoSave isn't a time machine by itself

With AutoSave on, mistakes are saved too, right away. That's fine, because Undo and version history (Chapter 22) let you go back. But if you want to try something big, like a new layout, make a copy first: **File** > **Save a Copy** in Excel, or **File** > **Make a copy** in Google Sheets.

Finding a file again

Where you work	Where to look
Google Sheets	Go to **sheets.google.com**. Your spreadsheets are listed, newest first. Use the search box at the top to type part of the name. They're also in **drive.google.com**.
Excel (desktop)	Open Excel. The opening screen lists **Recent** files. Or click **File** > **Open** and look in OneDrive or Documents.
Excel for the web	Go to **onedrive.com** or **microsoft365.com**, sign in, and look under Recent or My files.
Windows File Explorer	Click the **OneDrive** folder on the left, or **Documents**, and type the name in the search box at the top right.

TIP

Name things the way you'd look for them

"Budget 2027" is easy to find. "Book1" and "Untitled spreadsheet" are not. Put the year in the name of anything you'll repeat each year.

My Google Drive manual and my Microsoft 365 manual go further into folders, storage and finding lost files.

CHAPTER 7

Typing in Cells, and Fixing Mistakes

Typing in a spreadsheet is a little different from typing a letter, because each cell is its own small box. Once you know three keys, it feels natural.

The three keys that matter

Key	What it does
Enter	Finishes the cell and moves **down** one. Perfect for typing a column of names.
Tab	Finishes the cell and moves **right** one. Perfect for typing across a row: name, then street, then city.
Esc	Cancels what you're typing in this cell and puts back what was there before.

Typing your first list

1. Click cell **A1** (top left). Type a heading, such as **Name**, and press **Tab**.
2. In **B1** type **Address**, press Tab, and in **C1** type **Phone**. Press **Enter**.
3. Click **A2** and type the first name. Press Tab and type the address, and so on.
4. Press **Enter** at the end of each person, then click the next empty cell in column A.

Fixing what's in a cell

- **Replace it**: click the cell once and simply type. Whatever was there is replaced.
- **Change part of it**: double-click the cell (or click it and press **F2** on a Windows PC), then use the arrow keys to move inside it. Or click in the formula bar above the grid and edit there.
- **Empty it**: click the cell and press **Delete**.
- **Oops**: press **Ctrl+Z** (on a Mac, **Command+Z**) to undo. Press it again to undo the step before.

TIP

Add or remove a whole row

Forgot someone in the middle of the list? Right-click the row number on the left and choose **Insert** (Excel) or **Insert 1 row above** (Sheets). To remove a person, right-click the row number and choose **Delete** (Excel) or **Delete row** (Sheets).

HEADS UP

Phone numbers and ZIP codes

A spreadsheet sees a ZIP code like 04401 as a number and may drop the leading zero. To keep it, type an apostrophe first: **'04401**. The apostrophe doesn't show; it just tells the program "treat this as text." Phone numbers typed with dashes, like 330-555-0100, are kept as you typed them.

CHAPTER 8

Making It Readable: Wider Columns, Wrap Text, Bold

A few small touches turn a crowded grid into something pleasant to read: columns wide enough for the words, long notes that wrap onto a second line, and bold headings.

Make a column wider

- **Drag it**: point at the line between two column letters at the top (say, between B and C). The pointer turns into a two-headed arrow. Hold the mouse button and drag to the right.
- **Let it fit itself**: double-click that same line. The column snaps to fit its longest entry.
- **Excel menu way**: select the column, then **Home** > **Format** > **AutoFit Column Width**.
- **Every column at once (Excel)**: click the **Select All** triangle at the very top left of the grid, then double-click any line between two column letters.
- **Google Sheets menu way**: right-click the column letter and choose **Resize column**, then **Fit to data**.

> GOOD TO KNOW
>
> **What does ##### mean?**
>
> If a cell shows ##### instead of a number or date, nothing is wrong. The column is simply too narrow to show it. Widen the column and the number appears.

Wrap long text onto more lines

A long note, such as "Takes with food, not with grapefruit," spills into the next cell or gets cut off. Wrapping keeps it inside its own cell on two or three lines.

1. Select the cells (or click the column letter to select the whole column).
2. **Excel**: on the **Home** tab, in the Alignment group, click **Wrap Text**.
3. **Google Sheets**: click **Format** > **Wrapping** > **Wrap**.
4. The row grows taller to fit. If you widen the column later, the text rewraps by itself.

TIP

Text still hidden in Excel?

If some wrapped lines stay out of sight, the row height has been set by hand. Select the row, then choose **Home** > **Format** > **AutoFit Row Height**.

Bold headings and bigger text

- Click row number **1** to select the header row, then click **B** (Bold) on the toolbar, or press **Ctrl+B** (Command+B on a Mac).
- To make the text larger, choose a bigger number in the font size box on the toolbar. 12 or 14 is comfortable to read and print.
- A light fill color on the header row makes it stand out: use the paint bucket button on the toolbar.

PART 3

Money, Dates and Handy Lists

Dollar signs and dates that look right, three everyday lists worth making, and the tricks that keep a long list in order: sort, filter and a top row that stays put.

CHAPTER 9

Money, Dates and Number Formats

A **format** changes how a number *looks* without changing the number itself. Type 1250 and format it as currency, and it shows as $1,250.00. The spreadsheet still knows it's 1250, so it can add it up.

Show dollars and cents

1. Select the cells with money in them (click the column letter to select the whole column).
2. **Google Sheets**: click **Format** > **Number** > **Currency**. Or click the **dollar sign** button on the toolbar.
3. **Excel**: on the **Home** tab, in the Number group, open the box that says **General** and choose **Currency**. Or click the **dollar sign** button just below it.

> TIP
> **Type the number, not the dollar sign**
> Just type **45.50**, not "$45.50 paid." Words mixed in with a number turn it into text, and text can't be added up. Put notes like "paid" in a separate column.

Dates that behave

Type a date the ordinary way, such as **12/25/2026**, and both programs recognize it as a date. That matters: real dates sort in calendar order, while dates typed as words ("Christmas") don't.

1. Select the date cells.
2. **Google Sheets**: **Format** > **Number** > **Date**, or **Custom date and time** to pick a style such as "December 25, 2026."
3. **Excel**: in the Number group on the **Home** tab, choose **Short Date** (12/25/2026) or **Long Date** (Friday, December 25, 2026).

> GOOD TO KNOW
> **Which date style you see**
> The default styles for dates and money come from the spreadsheet's country setting. In Google Sheets that's under **File** > **Settings** > **Locale**. If dates show day-first (25/12/2026), check that it says United States.

Other formats you may meet

Format	What it does
Number	Adds a comma for thousands and a fixed number of decimal places.
Percent	Shows 0.05 as 5%. Handy for a tax rate or a raise.
Plain text	Treats whatever you type as words. Useful for ZIP codes and account numbers you never add up.
Decrease / increase decimal	Two toolbar buttons (.0 and .00) that show fewer or more digits after the decimal point.

CHAPTER 10

Three Handy Lists: Christmas Cards, Medications and Home Inventory

Here are three lists people find genuinely useful. Each one is just a header row and a few columns. Type the headings in row 1, make them bold, and start filling in.

The Christmas card list

A	B	C	D	E	F
Name	Street	City, State ZIP	Sent 2026	Got one 2026	Notes
Mary and Tom Smith	12 Elm St.	Kent, OH 44240	Yes	Yes	New grandson

Next year, add a column for 2027 instead of starting over. Sort by name (Chapter 11) and you have an alphabetical list to work from. Filter the "Sent" column to see who you haven't done yet.

TIP

Labels from your list

Once your addresses are in a spreadsheet, Word's mail merge can print them onto address labels. That's a bigger project; my Word and Google Docs manual covers addressing an envelope, and I'm always happy to help set up labels.

The medication list

A	B	C	D	E	F
Medicine	Strength	How much and when	What it's for	Doctor	Pharmacy / refill
Lisinopril	10 mg	1 tablet each morning	Blood pressure	Dr. Patel	CVS, 30 days

Add rows for vitamins and over-the-counter medicines too, plus a line at the top with your name, date of birth and allergies. Print it on one page (Chapter 18) and take it to every appointment. Turn on **Wrap Text** (Chapter 8) for the longer instructions.

STAY SAFE

Keep it accurate, keep it private

Copy names and doses straight from the pharmacy label, and update the list the day anything changes. This is an aid to memory, not medical advice; your doctor or pharmacist has the final word. Share it only with the people who need it, using "Viewer" access (Chapter 20).

The home inventory

A	B	C	D	E	F
Room	Item	Make / model	Serial number	Bought / price	Photo or receipt
Living room	Television	Samsung 55"	(from the back label)	2024, $499.99	In Drive folder

A home inventory is a big help with an insurance claim after a fire, flood or burglary. Walk room by room. For the valuable things, take a photo of the item and its serial number label, and note where the photos are kept. Format the price column as currency (Chapter 9) and add a total (Chapter 14).

TIP

Keep a copy away from the house

An inventory stored only on the computer in the house can be lost with the house. Keeping it in OneDrive or Google Drive means it's safe online, and you can open it from any phone or computer.

CHAPTER 11

Sort and Filter Your List

Sorting puts your list in order: names A to Z, dates oldest to newest, prices highest to lowest. **Filtering** hides the rows you don't want to see right now, without deleting anything.

Sort in Google Sheets

1. Freeze your header row first (Chapter 12) so the headings don't get sorted in with the names.
2. Right-click the **letter** at the top of the column you want to sort by, for example **A** for Name.
3. Choose **Sort sheet A to Z** (or **Z to A**). Every row moves together, so each person keeps their own address and phone.

To sort only part of the sheet, select those cells and choose **Data** > **Sort range** > **Advanced range sorting options**, tick **Data has header row**, pick the column, and click **Sort**.

Sort in Excel

1. Click any **one** cell in the column you want to sort by (don't select the whole column).
2. On the **Data** tab, in the Sort & Filter group, click **A to Z** (smallest to largest) or **Z to A**.
3. Excel sorts the whole list and keeps each row together. It usually recognizes your header row and leaves it at the top.

For more control, click **Sort** (the larger button) instead. Make sure **My data has headers** is ticked, choose the column, and click **Add Level** if you want a second sort, such as by city and then by name.

HEADS UP

Never sort just one column

If you select only the Name column and sort it, the names move but the addresses don't, and everyone gets the wrong address. If Excel asks whether to **Expand the selection**, say yes. If a sort ever goes wrong, press **Ctrl+Z** (Command+Z) straight away to undo it. Once you've closed the file, the original order can't be put back, so if order matters (say, the order you received gifts), add a column numbering the rows 1, 2, 3 first.

Filter: show only what you need

1. Click a cell in your header row.
2. **Excel**: **Data** > **Filter**. **Google Sheets**: **Data** > **Create a filter**.

3. A small arrow or filter button appears in each heading. Click the one on, say, "Sent 2026."
4. Untick the values you don't want to see (for example, untick "Yes") and click **OK**. Only the people you haven't sent a card to are shown.
5. To show everything again, click the same button and choose to select all, or turn the filter off the same way you turned it on.

GOOD TO KNOW

Filters in a shared Google Sheet

In Google Sheets, a filter is seen by everyone who opens the shared file. If a family member says "half the list is missing," a filter is probably on. Turn it off and everything is there.

CHAPTER 12

Freeze the Top Row So Headings Stay Put

Once a list is longer than your screen, you scroll down and lose sight of the headings. Which column was the phone number? **Freezing** the top row keeps it pinned in place while the rest scrolls underneath.

In Excel

1. Click the **View** tab on the ribbon.
2. Click **Freeze Panes**, then **Freeze Top Row**. (On a Mac, **Freeze Top Row** may be its own button on the View tab.)
3. A slightly darker line appears under row 1. Scroll down: the headings stay.
4. To undo it, go back to **View** > **Freeze Panes** > **Unfreeze Panes**.

> TIP
> **Freeze the names column too**
> To keep both the top row and column A (the names) in view, click cell **B2**, then choose **View** > **Freeze Panes** > **Freeze Panes**. If the Freeze buttons are grayed out, choose **Normal** on the View tab first.

In Google Sheets

1. Click **View** > **Freeze**.
2. Choose **1 row**.
3. A thick gray line appears under row 1. To undo it, choose **View** > **Freeze** > **No rows**.

On a phone, the Google Sheets app can freeze rows too. On Android, touch and hold the row number and choose **Freeze**. On an iPhone or iPad, tap the row number, tap the right arrow in the little menu that appears, and tap **Freeze**.

> WHAT THIS DOES FOR YOU
> **A bonus when you print**
> In Google Sheets, a frozen top row can also be printed at the top of every page (Chapter 19). One setting, two jobs.

PART 4

Letting the Spreadsheet Do the Math

Simple formulas for adding and subtracting, one-click totals, averages, copying a formula down a column, and a monthly household budget built step by step.

CHAPTER 13

Your First Formula: Adding and Subtracting

A **formula** is a small calculation you type into a cell. The cell then shows the answer, and the best part is that if you change one of the numbers, the answer updates by itself. No calculator, no eraser.

The one rule: start with an equals sign

Every formula begins with **=**. Without it, the spreadsheet thinks you're typing words. After the equals sign, you can use plain numbers or, better, cell addresses.

To do this	Type this	Means
Add	=B2+B3	What's in B2 plus what's in B3
Subtract	=B2-B3	B2 minus B3
Multiply	=B2*12	B2 times 12 (the * key, Shift+8)
Divide	=B2/4	B2 divided by 4 (the / key)

Try it

1. In **A1** type **Pension**; in **B1** type **1850**.
2. In **A2** type **Rent**; in **B2** type **950**.
3. In **A3** type **Left over**. Click **B3** and type **=B1-B2**, then press **Enter**.
4. B3 shows **900**. Now change B2 to 1000 and watch B3 change to 850 on its own.

TIP

Click instead of typing addresses

After typing the equals sign, you can **click** a cell instead of typing its address. Type **=**, click B1, type **-**, click B2, press Enter. The program fills in the addresses for you, which avoids typing mistakes.

GOOD TO KNOW

Where did my formula go?

After you press Enter, the cell shows the answer, not the formula. Click the cell and look at the **formula bar** above the grid to see the formula inside. That's also where you edit it.

CHAPTER 14

Totals and Averages: SUM, AutoSum and AVERAGE

Adding up a long column with plus signs would get tiresome. That's what **SUM** is for. It adds up a whole range of cells at once.

Type it yourself (works in both programs)

Click the empty cell under your column of numbers and type **=SUM(B2:B20)**, then press **Enter**. That means "add up everything from B2 down to B20." The parentheses hold the range.

AutoSum in Excel: one click

1. Click the empty cell directly **below** the column of numbers (or just to the right of a row of numbers).
2. On the **Home** tab, click **AutoSum** (its symbol looks like a sideways letter M, near the right end of the Home tab). It's also on the **Formulas** tab.
3. Excel puts a dotted outline around the numbers it plans to add and writes the SUM formula for you. If the outline is right, press **Enter**.
4. If it picked the wrong cells, hold **Shift** and press the arrow keys to adjust the outline, then press Enter.

On a Windows PC there's a shortcut: click the cell under the numbers and press **Alt** and **=** together, then **Enter**.

In Google Sheets

Type **=SUM(** and then drag across the cells you want to add; Sheets fills in the range. Type **)** and press Enter. The toolbar also has a **Functions** button (the sideways-M symbol) with SUM and AVERAGE on it.

> **TIP**
>
> **Peek at a total without a formula**
>
> Select a group of numbers with the mouse, and look at the bottom right corner of the window. Both Excel and Google Sheets show the **Sum** of what's selected (and in Excel the average and count too). Handy for a quick check.

AVERAGE, and two other friendly ones

Type this	What you get
=AVERAGE(B2:B13)	The average of the range. Twelve months of electric bills, and you know your typical month.
=MAX(B2:B13)	The largest number in the range: the most expensive month.
=MIN(B2:B13)	The smallest number in the range.

HEADS UP

Numbers that won't add up

If a total looks too low, one of the "numbers" may really be text, for example "$45.00 paid" or a number with a space in front. Text is usually lined up on the **left** of the cell, while real numbers line up on the **right**. Retype it as a plain number.

CHAPTER 15

The Fill Handle: Copy a Formula Down a Column

Say you have twelve rows, one per month, and you want "left over" worked out for each. You don't type the formula twelve times. You type it once and **fill** it down.

Using the fill handle

1. Type your formula in the first row, for example **=B2-C2** in cell D2, and press Enter.
2. Click D2 again. Look for the tiny square at the **bottom right corner** of the selected cell. That's the **fill handle**.
3. Point at it until the pointer becomes a thin black plus sign.
4. Hold the mouse button down and drag down to the last row, then let go.
5. Each row now has its own formula: D3 says =B3-C3, D4 says =B4-C4, and so on. The program adjusts the row numbers for you.

TIP

Double-click shortcut

In Excel, instead of dragging you can **double-click** the fill handle. Excel fills the formula down as far as the column next to it has data.

It fills lists too

Type **January** in a cell and drag its fill handle down: February, March, April appear on their own. The same works for days of the week, and for numbers if you type the first two (1 and 2) and select both before dragging.

HEADS UP

Copying in the wrong direction

If you drag too far, the extra cells show zeros or copies. Press **Ctrl+Z** (Command+Z) to undo, or select the extra cells and press Delete.

CHAPTER 16

A Monthly Household Budget, Step by Step

Now let's put it all together. This simple budget shows, for one month, what you planned to spend, what you really spent, and the difference. It takes about twenty minutes to set up, and next month you copy the tab and start again.

Step 1: the headings

1. Start a new spreadsheet and name it **Household Budget 2027**.
2. Double-click the tab at the bottom (Sheet1) and rename it **January**.
3. In row 1 type: **A1** Item, **B1** Planned, **C1** Actual, **D1** Difference.
4. Make row 1 bold and freeze it (Chapter 12).

Step 2: money coming in

1. In **A2** type **INCOME** (in capitals, so it stands out).
2. Below it, one per row: Social Security, Pension, Other. Put the expected amounts in column B.
3. In the row under the last one, type **Total income** in column A. In column B, use AutoSum (or type =SUM) to add up the amounts above. Do the same in column C later, when the real amounts arrive.

Step 3: money going out

1. Leave a blank row, then type **EXPENSES**.
2. Below it, one per row: Rent or mortgage, Electric, Gas, Water, Phone and internet, Groceries, Medicines, Insurance, Car and gas, Gifts, Other.
3. Type what you expect each to be in column B (Planned).
4. Under the last one, type **Total expenses** and add a SUM for column B, and one for column C.

Step 4: the difference column

1. In the **D** cell beside your first expense, type a formula for Planned minus Actual, for example **=B9-C9**.
2. Use the fill handle (Chapter 15) to copy it down to the last expense.
3. A positive number means you spent less than planned. A negative number means you spent more.

Step 5: the bottom line

1. Two rows below everything, type **Left over this month**.
2. In column B, subtract total expenses from total income, for example **=B6-B21** (use your own row numbers, or click the cells as in Chapter 13). Copy it across to column C for the actual figure.
3. Select columns B, C and D and format them as **Currency** (Chapter 9).

WHAT THIS DOES FOR YOU

What this does for you

Every time you type a real amount in the Actual column, the totals and the bottom line update on their own. At a glance you see whether the month is on track, and which line went over.

Step 6: next month

- **Excel**: right-click the January tab and choose **Move or Copy**, tick **Create a copy**, and click OK. Rename the copy February.
- **Google Sheets**: click the small arrow on the January tab and choose **Duplicate**. Rename the copy February.
- Clear the Actual column in the new tab (select those cells and press Delete), and you're ready. The formulas stay put.

TIP

Keep it simple

A budget only helps if you keep it up. Ten lines you fill in every month beat fifty lines you abandon in March. You can always add a line later: right-click a row number and insert a row above the total, and the SUM grows to include it.

HEADS UP

Insert inside the range

If you add a new expense **below** the Total row, it isn't counted. Always insert new rows above the total, between the first and last item, so the SUM includes them.

PART 5

Templates and Printing

Ready-made spreadsheets that give you a head start, and how to print a sheet that fits neatly on the page, with the headings on every page.

CHAPTER 17

Templates: A Ready-Made Head Start

A **template** is a spreadsheet someone else has already laid out for you: a monthly budget, a to-do list, a calendar, a travel planner. You open a copy, type your own figures over the samples, and the formulas are already in place.

Templates in Google Sheets

1. Go to **sheets.google.com**.
2. At the top right of the row of choices, click **Template gallery**.
3. Scroll through the choices. Look for **Monthly budget** or **Annual budget** under Personal, or a to-do list.
4. Click the one you want. A **copy** opens as a new file of your own, so the original template is never changed.
5. Rename it (click its name at the top left) and start typing your own numbers.

HEADS UP

Templates marked "Add-on"

A few templates in Google's gallery say **Add-on** beside them, meaning they need an extra program installed. You don't need those. Stick to the plain ones.

Templates in Excel

1. Open Excel and click **File** > **New**. (In Excel for the web, look for the templates shown beside the blank workbook.)
2. Browse the templates shown, or type a word such as **budget** or **inventory** in the search box and press Enter.
3. Click a template to see a larger preview, then click **Create**.
4. A new workbook opens from the template. Save it with your own name (Chapter 6).

STAY SAFE

Get templates from the program, not from strangers

Use the templates built into Excel and Google Sheets. "Free budget spreadsheet" downloads from unknown websites or emails can carry harmful macros (Chapter 25). If a template asks you to **Enable Content** or **Enable Macros**, close it.

TIP

Make your own template

Once your budget from Chapter 16 works the way you like, make a copy each year, clear the amounts, and rename it "Household Budget 2028." That's your own template, built to fit your household.

CHAPTER 18

Printing a Spreadsheet That Looks Right

Printing a spreadsheet surprises people. One column spills onto a second page, the sheet prints with no lines between the cells, or you get twelve pages of empty boxes. A few settings fix all of that. Always check the **preview** before you click Print.

Excel: the four settings that matter

Setting	Where to find it
Print area (just these cells)	Select the cells you want, then **Page Layout** > **Print Area** > **Set Print Area**. Only that part prints. To undo it, choose **Clear Print Area**.
Landscape (sideways)	**Page Layout** > **Orientation** > **Landscape**. Good for wide lists such as the Christmas card list. You can also choose it in **File** > **Print**.
Fit to one page	In **File** > **Print**, under Settings, change **No Scaling** to **Fit Sheet on One Page** (or **Fit All Columns on One Page**). Or use **Page Layout** > **Page Setup** > Page tab > **Fit to** 1 page wide by 1 tall.
Gridlines (the cell lines)	They don't print unless you ask. **Page Layout** > in Sheet Options, under **Gridlines**, tick **Print**.

Then print

1. Click **File** > **Print** (or press **Ctrl+P**; Command+P on a Mac).
2. Look at the preview on the right. Use the little arrows below it to see each page.
3. If something is wrong, change it in the Settings on the left and watch the preview update.
4. Choose your printer and the number of copies, and click **Print**.

HEADS UP

Fit to one page has limits

If you squeeze a long list onto one page, the text can become too small to read. For a long list, choose **Fit All Columns on One Page** instead: everything fits side to side, and the rows run onto as many pages as they need. Then add print titles (Chapter 19).

Google Sheets

1. Click **File** > **Print** (or press Ctrl+P / Command+P). A print settings screen opens with a preview.

2. Under **Print**, choose whether to print the current sheet, the whole workbook, or only the cells you selected (handy instead of a print area).
3. Under **Page orientation**, choose **Landscape** for wide lists.
4. Under **Scale**, a choice such as **Fit to width** keeps all the columns on one page.
5. Under **Formatting**, look for a choice to show gridlines if you want the cell lines printed.
6. Click **Next**. Your browser's print window opens. Choose your printer and click **Print**.

> **TIP**
>
> **Make it a PDF instead**
>
> Want to email the medication list to your doctor's office or keep a copy that can't be changed? Save it as a PDF (Chapter 21). In Excel's print window, you can also choose **Microsoft Print to PDF** (Windows) or the **PDF** button (Mac) as the printer.

My printer manuals cover jams, ink and connection problems; this chapter is just about getting the spreadsheet itself to look right.

CHAPTER 19

Print the Headings on Every Page

When a list runs to three pages, pages 2 and 3 are just columns of names and numbers with no headings. **Print titles** repeat your header row at the top of every printed page.

In Excel

1. Click the **Page Layout** tab.
2. In the Page Setup group, click **Print Titles**.
3. On the Sheet tab of the box that opens, click in **Rows to repeat at top**.
4. Click row number **1** on your sheet. Excel fills in the box for you. (For two heading rows, drag across row numbers 1 and 2.)
5. Click **OK**. Check in **File** > **Print**: every page now starts with your headings.

GOOD TO KNOW

Grayed out?

Print Titles can't be clicked while you're in the middle of typing in a cell, or if a chart is selected, or if no printer is set up on the computer. Press **Esc** and try again. And in the free Excel for the web, repeating headings isn't available; use the desktop Excel, or Google Sheets.

In Google Sheets

1. First freeze your header row: **View** > **Freeze** > **1 row** (Chapter 12).
2. Click **File** > **Print**.
3. Open **Headers & footers** and tick the choice to **repeat frozen rows**.
4. Click **Next** and print as usual.

TIP

Page numbers help too

In the same Headers & footers section of Google Sheets, and in Excel's **Page Setup** box on the Header/Footer tab, you can add page numbers. Numbered pages make a dropped stack easy to put back in order.

PART 6

Sharing, Swapping and Going Back

Sharing a spreadsheet with family, opening Excel files in Google Sheets and the other way around, undo and version history, and the phone apps.

CHAPTER 20

Sharing a Spreadsheet with Family

Sharing means letting someone else open **your** file, rather than emailing them a copy. Everyone sees the same, up-to-date list. It's perfect for a family gift list, a shared medication list with an adult child, or a reunion address list that several cousins add to.

Choose the right kind of access

Access	What they can do
Viewer / Can view	They can look and print, but not change anything. The safe choice for a medication list or an inventory.
Commenter (Sheets)	They can leave notes but not change the cells.
Editor / Can edit	They can change, add and delete. Use it for lists you build together.

Share a Google Sheet

1. Open the spreadsheet and click the **Share** button at the top right.
2. Type the person's email address.
3. Next to their name, choose **Viewer**, **Commenter** or **Editor**.
4. Leave **Notify people** ticked so they get an email with a link, and add a short message if you like.
5. Click **Send**.

Share an Excel workbook

1. The file needs to be saved in **OneDrive** first (Chapter 6). Excel will offer to move it there if it isn't.
2. Click the **Share** button at the top right of Excel, then **Share** again if a menu appears.
3. Type the person's email address.
4. Choose **Can edit** or **Can view**. Excel starts with Can edit, so change it if they only need to look.
5. Click **Send**. Or choose **Copy link** to paste the link into your own email or text.

HEADS UP

View-only still allows a copy

Someone with view-only access can't change your file, but they can download or copy it. Share private lists, like medications or account details, only with people you'd hand the paper to.

Stop sharing

Open the **Share** box again. Next to the person's name, open the access choice and choose **Remove access** (Google), or use **Manage access** to remove them (Excel). Click **Save** if asked. My Google Drive manual and my Microsoft 365 manual go into sharing in more depth.

TIP

Working at the same time

Two people can type in the same shared spreadsheet at the same moment. Each person's cursor shows in a different color with their name. Nobody's work is lost.

CHAPTER 21

Excel Files in Google Sheets, and Back Again

Someone emails you an Excel file (it ends in **.xlsx**) but you use Google Sheets. Or the other way round. No problem: the two trade files back and forth easily.

Open an Excel file in Google Sheets

- **Simplest**: upload it to Google Drive (or save the email attachment to Drive) and double-click it. It opens in Sheets, and you can edit it right there. Google keeps it as an Excel file and saves your changes in Excel format, which is handy if you'll send it back.
- **Turn it into a Google Sheet**: with it open, choose **File** > **Save as Google Sheets**. That makes a **copy** in Google's own format; the original Excel file isn't changed.
- **Bring it into a sheet you already have**: in Google Sheets, choose **File** > **Import**, pick the Excel file, and choose whether to make a new spreadsheet, add new sheets, or replace the current one.

Send a Google Sheet to someone who uses Excel

1. Open the spreadsheet in Google Sheets.
2. Choose **File** > **Download** > **Microsoft Excel (.xlsx)**.
3. The file goes to your computer's **Downloads** folder. Attach it to an email as usual.

Save as a PDF (for printing or emailing)

Program	How
Google Sheets	**File** > **Download** > **PDF**. You get the same layout choices as printing: orientation, scale and gridlines.
Excel	**File** > **Save As** (or **Save a Copy**), and choose **PDF** in the file type list. Or print to PDF (Chapter 18).

Open a Google Sheet in Excel

Download it as **Microsoft Excel (.xlsx)** as above, then double-click the downloaded file. It opens in Excel. Remember that it's now a separate copy: changes you make in Excel don't flow back to the Google Sheet.

HEADS UP

What may not survive the trip

Words, numbers and ordinary formulas like SUM and AVERAGE always come through. Fancy features, such as macros, some charts and unusual formatting, may not. For lists and budgets, it's seamless; give it a quick look anyway.

CHAPTER 22

Undo and Version History: Going Back in Time

Everyone deletes the wrong row now and then. Spreadsheets have two safety nets: **Undo** for a mistake you just made, and **version history** for a mistake you notice days later.

Undo and Redo

To	Do this
Undo	**Ctrl+Z** (Windows) or **Command+Z** (Mac), or the curved left arrow on the toolbar. Press again to step further back.
Redo	**Ctrl+Y** (Windows) or **Command+Shift+Z** (Mac), or the curved right arrow. Puts back what you just undid.

GOOD TO KNOW

Undo has a memory limit

Undo remembers your recent steps while the file is open. Close the file and that list is gone, but version history isn't.

Version history in Google Sheets

1. Open the spreadsheet.
2. Choose **File** > **Version history** > **See version history**.
3. A list of dates and times appears on the right. Click one to see the sheet as it was then; changes are highlighted.
4. To bring that version back, click **Restore this version** at the top, then **Restore**.
5. Just want one thing from it? Instead of restoring, click the three dots beside the version and choose **Make a copy**. Then copy what you need from the copy.

Version history in Excel

1. This works only for files saved in **OneDrive**, another good reason to keep them there.
2. In Excel, click **File** > **Info** > **Version History**.
3. A list of earlier versions opens. Click one to open it and look.
4. If it's the one you want, click **Restore**.

Using free Excel for the web? Go to **onedrive.com**, find the file, right-click its name and choose **Version history**. On a Windows PC you can also right-click the file in the OneDrive

folder of File Explorer and choose **Version history**.

GOOD TO KNOW

How far back it goes

A personal Microsoft account keeps the last 25 versions of a OneDrive file. With AutoSave on, Excel adds a new version when you first make changes and then about every 10 minutes while you work, so a mistake you made a minute ago may be inside the latest version. That's what Undo is for.

HEADS UP

Restoring replaces what's there now

Restoring an old version puts it back as the current file, so anything added after that time is replaced. If you made good changes since, use **Make a copy** (Sheets) or open the old version and copy just the cells you need.

CHAPTER 23

Spreadsheets on Your Phone or Tablet

A phone is wonderful for **looking up** a list (the Christmas card addresses at the post office, the medication list at the doctor's) and for small changes. For building a budget or printing, a computer is much easier.

The apps

App	How to get it
Google Sheets	Free from the App Store (iPhone, iPad) or Google Play (Android). Sign in with your Google account and all your spreadsheets are there.
Microsoft Excel	Free from the App Store or Google Play, or use the free **Microsoft Copilot** app, which holds Word, Excel and PowerPoint together. Sign in with your Microsoft account to reach your OneDrive files.

GOOD TO KNOW

Free Excel editing depends on screen size

Microsoft lets you edit for free in the Excel app on phones and tablets with screens of **10.1 inches or smaller**. On a larger tablet, a free account can view but needs a Microsoft 365 subscription to edit. Google Sheets is free on any size.

Phone basics

- **Open a cell**: tap it once to select it, and tap again (or tap the formula bar) to type.
- **Zoom**: spread two fingers apart on the screen to enlarge; pinch to shrink.
- **Sort a column in Sheets**: tap the column letter, open the menu (tap **More** if needed), and tap **Sort A-Z**.
- **Freeze the top row**: see Chapter 12.
- **Send a copy**: the Sheets app on iPhone can share a spreadsheet as a PDF or an Excel file.

TIP

Turn the phone sideways

Spreadsheets are wide. Turning the phone sideways shows more columns at once, and the cells get bigger. Make sure rotation lock is off.

PART 7

AI Helpers and Staying Safe

A short, honest look at Copilot in Excel and Gemini in Google Sheets, and the spreadsheet attachments scammers use to sneak harmful programs onto computers.

CHAPTER 24

Copilot in Excel and Gemini in Sheets

Both companies have added an AI helper you can ask in plain English: "add up each month," "sort this by date," "which month did I spend the most on groceries?" They can save time, but you don't need either one for anything in this book, and they aren't free.

Copilot in Excel

	Copilot in Excel
Who gets it	The **owner** of a Microsoft 365 Personal, Family or Premium subscription. On a Family plan, the other members don't get it.
How much	Personal and Family come with a monthly allowance of **AI credits** (60 a month in November 2026) that resets each month. Premium has higher limits.
What it needs	The workbook saved in **OneDrive** as a normal Excel file (.xlsx).
Where to find it	Look for the **Copilot** button on the Home tab or beside your cells. A panel opens where you type your request.
Turning it off	In Excel on Windows, **File** > **Options** > **Copilot**, and clear **Enable Copilot**.

Gemini in Google Sheets

	Gemini in Sheets
Who gets it	Personal Google accounts with a paid **Google AI** plan (Google AI Plus, Pro or Ultra). Some Sheets features, such as analyzing data, are only in AI Pro and Ultra.
How much	Google AI Pro is $19.99 a month; AI Plus is about $4.99 a month. Check the current price at one.google.com before you sign up.
Where to find it	On a computer, open a spreadsheet and click **Ask Gemini** at the top right. A side panel opens; pick a suggestion or type your own.
On iPhone and iPad	Gemini can answer questions about the tab you're looking at, but it can't edit or format the sheet there.

HEADS UP

Always check the AI's numbers

AI helpers can make mistakes, and a wrong total in a budget is worse than no total. If Copilot or Gemini writes a formula, click the cell and read the formula bar. Check one or two figures by hand. And don't paste account numbers or other private details into the request box.

My Microsoft Copilot manual and my Google Gemini manual cover these helpers, their plans and their privacy settings in full.

CHAPTER 25

Spreadsheet Scams: Fake Invoices and Macro Tricks

Spreadsheets are harmless on their own. But scammers have long used Excel files sent by email as a way to get harmful programs onto a computer, and fake "invoices" to frighten people into calling them. Here's what to watch for.

SCAM ALERT

The attachment called invoice.xlsx

An email from a company you've never dealt with, or one that looks like Amazon, PayPal or a shipping firm, says "see the attached invoice" or "your order details." The attachment is an Excel file, sometimes ending in **.xlsm** or **.xls**, or a zipped file. Opened, it asks you to **Enable Content**. If you do, hidden instructions called **macros** can install a harmful program. Don't open it; delete the email.

SCAM ALERT

"Enable Content to see this document"

A spreadsheet opens with blurry text and a message: "This document is protected. Click Enable Editing and Enable Content to view." That's the trick. A real spreadsheet from a real business doesn't need you to turn on macros to read it. Close the file without clicking anything.

How Excel protects you

- **Protected View**: a file from email or the internet opens read-only, with a yellow bar that says it may be unsafe and offers **Enable Editing**. If you weren't expecting the file, leave it in Protected View or close it.
- **Macros from the internet are blocked**: Microsoft now blocks macros in files that came from the internet or an email, and shows a red **Security Risk** bar with no button to enable them. That's Excel keeping you safe. Don't go looking for a way around it for a file you didn't make.
- **You never need macros to view a file.** Microsoft says so plainly: you can view and edit a file without enabling them.

SCAM ALERT

The fake renewal or charge "invoice"

A spreadsheet or PDF "invoice" says you were charged a few hundred dollars for a subscription, with a number to call to cancel. There was no charge. The FTC warns that the "refund" agents ask to get onto your computer or into your bank account. Never call the number; check your real accounts yourself.

SCAM ALERT

"A spreadsheet has been shared with you"

Scammers can share a Google Sheet or a OneDrive file with anyone, and the email comes from Google or Microsoft. Inside is a link to a fake sign-in page or a phone number. If you don't know the person who shared it, don't open it. In Google Drive you can report it and block the sender.

Five safe habits

1. Only open spreadsheet attachments you were **expecting**, from people you **know**.
2. Not sure? Call the sender at a number you already have (not one in the email) and ask.
3. Never click **Enable Content** or **Enable Macros** in a file someone else sent you.
4. Be extra careful with files ending in **.xlsm** (a workbook with macros) or **.zip**.
5. If you'd rather just look, upload the attachment to Google Drive and open it in Google Sheets, which doesn't run Excel macros. Better still, if you don't know the sender, just delete it.

TIP

Already clicked Enable Content?

Don't panic and don't be embarrassed. Disconnect from the internet (turn off Wi-Fi), close the file, and run a full scan with Windows Security or your antivirus program. If you typed a password anywhere afterward, change it from a different device. Then have the computer checked; this is a good time to call me.

My guide to spotting and avoiding scams covers email and phone scams of every kind.

PART 8

Quick Fixes, Help and Your Cheat-Sheet

The little puzzles that trip everyone up, an honest word about when a hand is worth it, and the whole book on one page.

CHAPTER 26

Common Frustrations and Quick Fixes

These are the puzzles that catch nearly everybody. None of them means you did anything seriously wrong.

What happened	What to do
The cell shows #####	The column is too narrow. Double-click the line to the right of the column letter (Chapter 8).
My formula shows as text	It's missing the equals sign at the start, or the cell is formatted as Plain text. Retype it starting with **=**.
The total is wrong	One of the numbers is really text (it sits on the left of the cell), or a new row was added below the total (Chapter 16).
#VALUE! or #REF!	#VALUE! means a formula is trying to do math with words. #REF! means a cell it used was deleted. Press Undo, or click the cell and fix the formula.
My date turned into a number	A date like 46381 is a date with a number format. Format the cell as a Date (Chapter 9).
The ZIP code lost its zero	Type an apostrophe first, like **'04401**, or format the column as Plain text (Chapter 7).
Half my list is missing	A filter is on, or rows are hidden. Turn the filter off (Chapter 11). Hidden rows show as a jump in the row numbers; right-click and choose Unhide (Excel) or click the small arrows (Sheets).
Everything prints on 10 pages	Set a print area or use Fit All Columns on One Page, and check the preview (Chapter 18).
I can't type in the file	In Excel, look for a yellow **Enable Editing** bar (only click it for files you trust) or a "Read-Only" note. In Sheets, you may have Viewer access; ask the owner for Editor.
I can't find my file	Check Recent in Excel, or search at sheets.google.com or drive.google.com (Chapter 6).
I deleted something by mistake	Press Ctrl+Z (Command+Z) right away. Later, use version history (Chapter 22).

TIP

When in doubt, make a copy

Before trying a fix you're unsure of, make a copy of the file (**File** > **Make a copy** in Sheets, **File** > **Save a Copy** in Excel). Then experiment on the copy, worry-free.

CHAPTER 27

When to Call Bill

I've written this book so you can make your own lists and budgets with confidence. But part of being helpful is being honest about when a hand saves you time and worry, so here's my straight advice, with no pressure.

Times it's well worth a call

- **Setting up a budget that fits your household**, with your own categories, monthly tabs and a yearly summary.
- **Turning an old paper list into a spreadsheet**, such as a long address book or a home inventory with photos.
- **Printing labels** from your Christmas card list.
- **Sharing safely with family**: who gets to view, who gets to edit, and on which devices.
- **Files you can't find**, or a file that won't open, or one that opens with strange warnings.
- **An attachment you're not sure about**, or you've already clicked Enable Content. Ask before you click, or call right after.

What working with me is like

I work at your pace: no rushing, no talking down, and no jargon. I explain what I'm doing in plain words, and I'll tell you honestly when you don't need to buy anything, which for spreadsheets is often. I serve Portage County, Ohio, and I bring more than 30 years of professional experience to every visit.

FROM BILL

How to reach me

Call or text **(330) 200-8042**, or book a time at **billshometech.com/book**. Help is **$49 remote · $99 in your home**. If I'm with another customer, my AI receptionist, Sophie, will answer and make sure I get back to you. No question is too small.

Thank you for letting me help you with spreadsheets. Those little boxes are working for you now.

— Bill

CHAPTER 28

Your Excel and Google Sheets Cheat-Sheet

Print just this page and keep it by your computer. The whole book, boiled down.

Where things are

I want	Go here
Google Sheets	**sheets.google.com** (free)
Free Excel for the web	**microsoft365.com** or **onedrive.com**
Make columns fit	Double-click the line between column letters
Freeze the top row	Excel: View > Freeze Panes > Freeze Top Row. Sheets: View > Freeze > 1 row
Sort	Excel: Data > A to Z. Sheets: right-click column letter > Sort sheet A to Z
Filter	Excel: Data > Filter. Sheets: Data > Create a filter
Version history	Excel: File > Info > Version History. Sheets: File > Version history

Everyday moves

To do this	Do this
Add a column of numbers	**=SUM(B2:B20)**, or Excel's AutoSum on the Home tab
Subtract	**=B2-C2**
Average	**=AVERAGE(B2:B13)**
Copy a formula down	Drag the small square at the cell's bottom right corner
Show dollars	Excel: Home > Currency. Sheets: Format > Number > Currency
Print neatly	Landscape, Fit All Columns on One Page, print titles, check the preview
Undo	Ctrl+Z (Command+Z on a Mac)

Keep handy

Item	
My Google account email	_____
My Microsoft account email	_____
Where my budget file lives	_____

Item	
Who I share lists with	_____

Safety, in three lines

- Never click Enable Content or Enable Macros in a file someone sent you.
- Only open spreadsheet attachments you were expecting, from people you know.
- Share private lists as Viewer, and only with people you trust.

WHAT THIS DOES FOR YOU

You've got this

You can make a list, sort it, total it, print it neatly and share it with family, in Excel or Google Sheets. When you'd like a hand, call (330) 200-8042.