INSTRUCTIONS

STEP 1: Enter information in the three sections below

Step 2: Enter transactions in the 'Transactions' worksheet

Step 3: View 'Report' worksheet

Please visit www.indzara.blogspot.com for more details about the template.

The Report gives you the following information about your personal finance:

What's my net Balance now? How much is in my bank? How much do I owe on credit cards?

On what did I spend my money?

Did I exceed my budget? If so, where?

How has my income and expense varied over months?

Am I spending more on any expense category over time?

How much am I saving every month? And how does that add up to my net balance?

1. ACCOUNTS

Enter your accounts with a name and starting balance for each. For credit card accounts, enter the balances (amount you owe) as negative.

	Account Name	Starting Balance
	Indian Bank	₹ 20,000.00
	Indian Overseas Bank	₹ 8,000.00
BANK ACCOUNTS		
CASH	Cash	₹ 1,200.00
	State Bank of India CC	₹ 0.00
	ICICI CC	-₹ 3,500.00
CREDIT CARD ACCOUNTS		
	Starting Net Balance	**₹ 25,700.00**

2. CATEGORIES & BUDGET

Enter Categories that fit your needs and assign monthly budget to each Expense category.

	Category	Monthly Budget
	Car	₹ 700.00
	Dining	₹ 500.00
	Entertainment	₹ 500.00
	Groceries	₹ 1,000.00
EXPENSE CATEGORIES	Medical	₹ 750.00
	Household	₹ 500.00
	Utilities	₹ 2,500.00
	Miscellaneous	₹ 1,000.00
	Total	**₹ 7,450**
INCOME CATEGORIES	Salary	
	Property Rent	
TRANSFER CATEGORIES	Credit Card Payment	
	ATM withdrawal	
	Cheque	

3. SUBCATEGORIES

Enter a list of sub categories that you would like to use in order to group expenses.

Sub Category
Car Maintenance
Fuel
Restaurant
Movies
Coffee Shop
Clothing
Electronics
Groceries
Medical
Insurance
Electricity Bill
Water Bill
Internet Bill
Phone Bill