

Household monthly budget

In this example the Income and expenditure are typed in. The traces for totals for income and expenditure are shown at B22 and E20. The credit balance in E21 =B22-D20. Credit balance in E22 is, = E20 + E21.

Because the traces to the totals include empty cells, any later entry will automatically adjust the final totals and balance. See the next page.

The screenshot shows an Excel spreadsheet titled 'Household Monthly Budget' with the following data and dependency traces:

	A	B	C	D	E	F	G	H	I
1									
2	Household Monthly Budget								
3									
4	Income			Standing Payments					
5	Works Pension	600		House Rates	150				
6	State Pension	450		Water rates	50				
7	Insurance Endowment	150		Car Insurance	40				
8				House Insurance	40				
9				Telephone	50				
10				Gas	60				
11				Electricity	45				
12				Cancer Charity	5				
13				Magazine	3				
14									
15									
16									
17									
18									
19									
20				Total	443				
21				Credit Balance	757				
22	Total	1200			1200				

Blue dependency arrows (traces) are shown as follows:

- A vertical arrow from B5 to B22, indicating that the total income (B22) depends on the income entries in B5 through B7.
- A vertical arrow from E5 to E20, indicating that the total standing payments (E20) depends on the payment entries in E5 through E13.
- A horizontal arrow from B22 to E21, indicating that the credit balance (E21) depends on the total income (B22).
- A horizontal arrow from E20 to E21, indicating that the credit balance (E21) also depends on the total standing payments (E20).

Some additional expenditure during the month (shown in **bold**) has been entered for Food, Shoes, Petrol, Shirts and Coat. The expenditure total and Credit balance has been re-calculated by the existing formulae accordingly.

	A	B	C	D	E	F
1						
2	Household Monthly Budget					
3						
4	Income			Standing Payments		
5	Works Pension	600		House Rates	150	
6	State Pension	450		Water rates	50	
7	Insurance Endowment	150		Car Insurance	40	
8				House Insurance	40	
9				Telephone	50	
10				Gas	60	
11				Electricity	45	
12				Cancer Charity	5	
13				Magazine	3	
14				Food	120	
15				New shoes	45	
16				Petrol	50	
17				New shirts	47	
18				New Coat	60	
19						
20				Total	765	
21				Credit Balance	435	
22	Total	1200			1200	

Alan Paul

February 2013