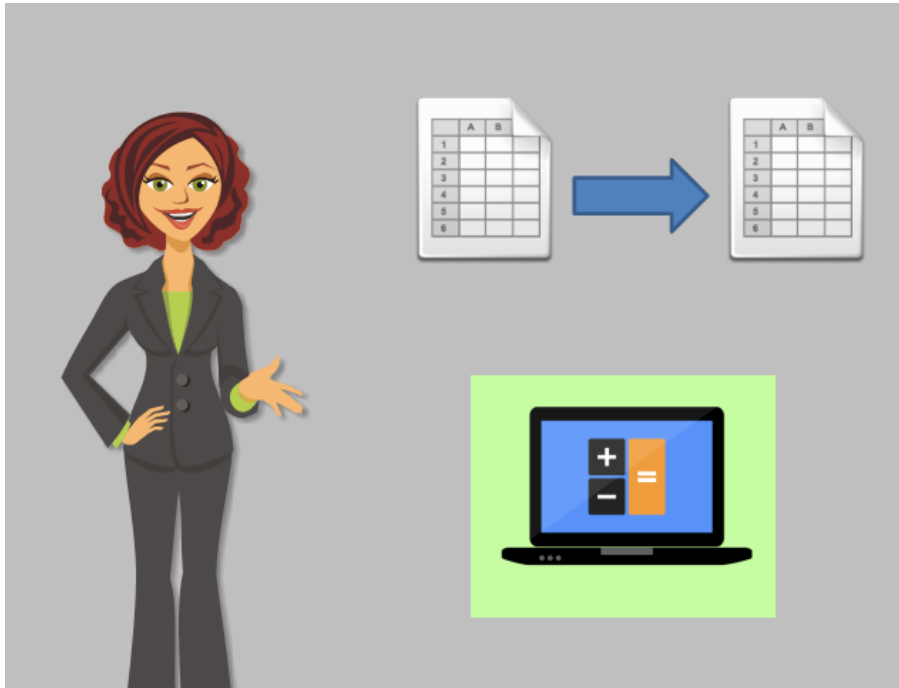


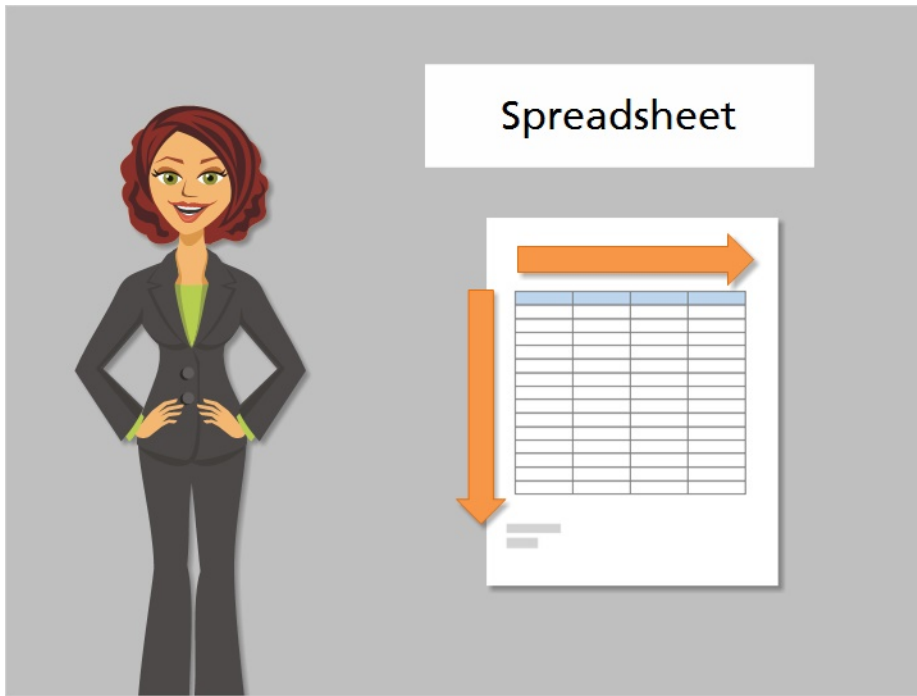
Creating a Budget Using a Computer Program



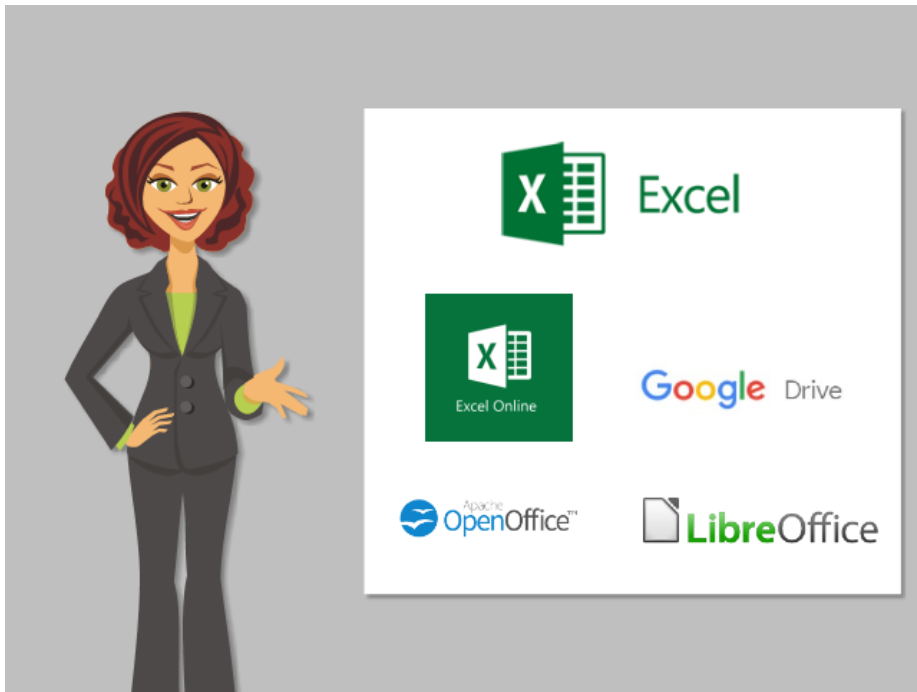
Instead of writing our budget with pencil and paper, we'll create it on the computer.

Creating a budget on the computer has these benefits:

Once you've made your first budget, you can use it as a template or example to copy for the next month. It is easy to duplicate on the computer, so you don't have to start from scratch each time. Computer programs can make fast calculations. Your budget can do the math for you and tell you how much you spent and how much you saved.



There are many programs to choose from when you make a budget. We'll use a spreadsheet program. Spreadsheets are documents that arrange information into rows and columns. They are designed to keep track of data and to make calculations, so this makes them a great fit for organizing a budget.



One of the most common spreadsheet programs is Excel. It is part of the Microsoft Office Suite of programs. To use the full version of Excel, you must purchase it and install it on the computer.

There are also several free spreadsheet programs. Some spreadsheet programs are only available online and store your information online in the cloud. Try to verify the security of an online program before adding any private personal information. Never give your account information to an untrusted website. Any of these programs should be trustworthy and can be used to make a budget on the computer.

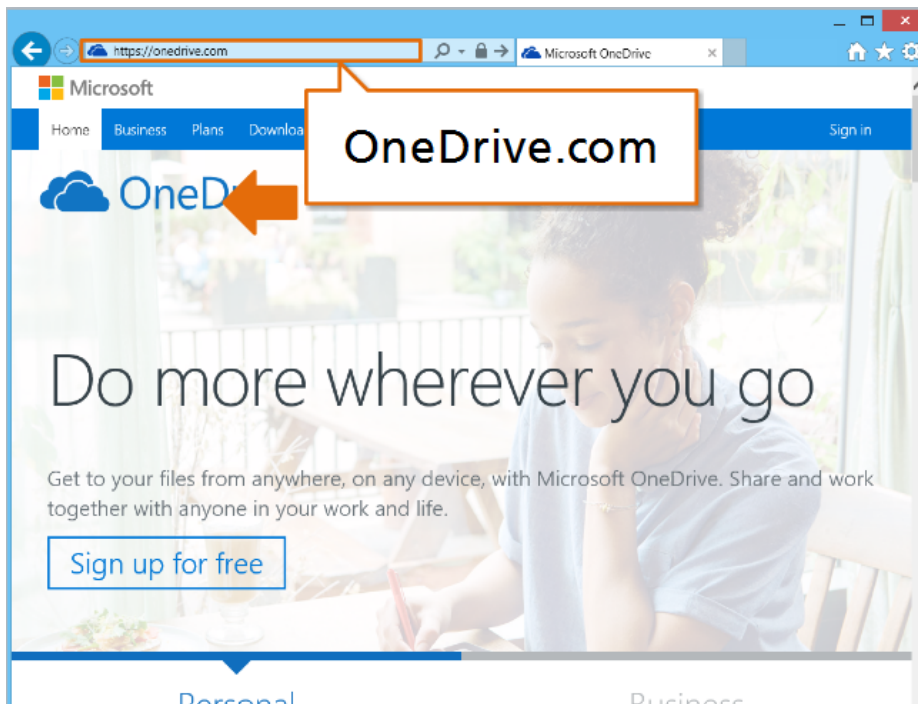
Spreadsheet Programs:

- Excel
- Excel Online
- Google Drive
- OpenOffice
- LibreOffice



We'll use Excel Online, which is the free online version of Microsoft Excel. Excel Online has some limitations compared to the full version, but it has everything we need for a simple budget.

Excel Online also allows you to easily save your files to the cloud. This means you can get to your files from any computer with Internet access just by logging into your account.



To sign up for Excel Online, visit [OneDrive.com](https://onedrive.com). If you have a Microsoft account (like an Outlook or Hotmail email address) you can use that to sign in. If you do not already have an account, you can create one for free.

Once you sign in, click “New” and choose “Excel Workbook” to start a new spreadsheet.

Which of these is a spreadsheet program?



	A	B	C	D
1	Household Budget: August 2017			
2	Category	Budgeted	Spent	Difference
3	Food	\$ 250.00	\$ 240.00	\$ 10.00
4	Health	\$ 175.00	\$ 100.00	\$ 75.00
5	Housing	\$ 730.00	\$ 735.00	\$ (5.00)
6	Transportation	\$ 360.00	\$ 360.00	\$ -
7	Personal	\$ 150.00	\$ 144.00	\$ 6.00
8	Finance	\$ 10.00	\$ 10.00	\$ -
9	Other	\$ 75.00	\$ 85.00	\$ (10.00)
10	Total	\$ 1,750.00	\$ 1,674.00	\$ 76.00

Correct



Which of these is a spreadsheet program?