

**Instructions:**

1. Double click the table and enter your monthly NET income under Planned. The budget will automatically populate the spending amount for each category.
2. Divide the amount under each category among the sub-categories.
3. Enter the amount you actually spend for each line item in the Actual column.
4. Note the remaining amount in the Difference column. This column should always end in zero at the end of the month for a balance spending plan.