

DGEnterprises Checkbook Instructions

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Overview

Welcome to the Checkbook workbook by DGEnterprises. We hope that you will enjoy using this workbook and find it useful. Please make sure you read the End User License Agreement (EULA) and Legal Contract before beginning to use this workbook. This workbook is written to be used with Microsoft Excel. You must have a valid copy of Microsoft Excel installed on your computer system to utilize this workbook. This workbook will track incomes and expenses of one account. It is highly recommended you keep a blank copy of this workbook in another location on your computer in case you are in need of it at a later time. You can also find these instructions on our website (www.dg-ep.com)

We are often asked why was this workbook created in the first place. We have had many people ask us over the years if there was a simple and inexpensive Excel file out there that would help balance the checkbook. Most people who asked did not want to pay for features they were not going to use such as printing checks, inventory tracking, or invoicing. They just wanted a simple, easy to use checkbook. Do to the demand, we created this workbook and included the most requested features. Remember: This workbook is for entertainment purposes only. Always seek advise from a qualified professional.

When using this workbook, it is extremely important to **ONLY ENTER DATA INTO THE YELLOW HIGHLIGHTED CELLS**. Do not add or delete any columns, rows, or cells. Do not change the size, shape, or formats of any cells. There are massive amounts of cells containing mathematical formulas to create the information displayed. These cells are both hidden and visible. Changing anything outside of the yellow highlighted cells could cause this workbook to become unusable.

Each worksheet has it's own function. The **Categories** Worksheet allows you to choose different categories of income and/or expenses you wish to track. This worksheet will also create the options in the drop-down menus of worksheets 1-12.

The worksheet labeled **Payees** allow you to see how much you are spending and/or receiving from different entities.

Worksheets labeled **1** through **12** (example **1, 2, 3**, etc.) are designed to track and balance your Incomes and Expenses. Each worksheet can store up to 495 entries. You can use each page until it is all filled up or use a single page for each month of the year. The choice is yours. Regardless of how you chose to use each worksheet, the functions are the same. This workbook will track and store up to 12 worksheets.

Worksheets labeled **C1** through **C12** (example **C1, C2, C3**, etc.) are large pie charts displaying the income and expenses of the corresponding worksheet.

The worksheet labeled **Overview** shows the balance of all worksheets. This worksheet will also show the incomes, expenses, and totals of each individual worksheet, as well as which worksheets have been balanced, and which ones have not been balanced.

The worksheet labeled **Income Vs. Expenses** chart is a line graph showing the income and expenses for each worksheet over the course of using this workbook.

The worksheet labeled **Categories-Expenses** shows the total of spending by the categories you choose to track.

The worksheet labeled **Categories-Income** shows the total incomes by the categories you choose to track.

The worksheet labeled **Payees-Expenses** shows the total spending by the payees you choose to track.

The worksheet labeled **Payees-Income** shows the total incomes by the payees you choose to track.

The worksheet labeled **Legal** is the End User License Agreement and Legal Disclaimer for using this workbook.

Ok, lets go though each type of worksheet.

Categories

This worksheet allows you to indicate and type up to 40 different categories if incomes and/or expenses. All of the dropdown menus in the category columns of worksheets 1-12 are populated by the information you enter on this page. You do not need to utilize this worksheet to track and balance your checkbook. Think of it as a bonus feature and/or an exercise in curiosity.

The first column is the categories you can enter. Enter in the categories you wish to track in this first column. This workbook comes with some pre-filled in categories commonly used. Feel free to change, add, delete, and/or re-type any of these categories.

The second column types each of your chosen categories by either income or expense. When you enter in a category in the first column you need to identify if this categories is generally an income or expense in the corresponding second column. There are also pre-filled types that correspond to the categories in the first column. Feel free to change, add, and/or delete any of these types.

As you enter in information in worksheets 1-12, the totals, type totals, and charts will automatically update with the corresponding information.

Payees

This worksheet allows you to indicate and type up to 40 different payees if incomes and/or expenses. This worksheet is also extremely case sensitive. Differences in capital or lower case letters will make a difference in your totals. You do not need to utilize this worksheet to track and balance your checkbook. Think of it as a bonus feature and/or an exercise in curiosity.

The first column is the payees you can enter. Enter in the payees you wish to track in this first column. This workbook comes with a pre-filled in payee used. Feel free to change, add, delete, and/or re-type this payee.

The second column types each of your chosen payees by either income or expense. When you enter in a payee in the first column you need to identify if this payee is generally an income or expense in the corresponding second column. There is also pre-filled type that corresponds to the payee in the first column. Feel free to change, add, and/or delete this type.

As you enter in information in worksheets 1-12, the totals, type totals, and charts will automatically update with the corresponding information.

1-12 Worksheets

Using the Worksheets

Worksheets labeled 1 through 12 (example 1, 2, 3, etc.) are designed to track and balance your incomes and expenses. They are all set up very similar. They are also the core data collection centers for the entire workbook. Each worksheet can store up to 495 entries. You can use each page till it is all filled up or use each page for each month of the year. The choice is yours. Regardless of how you chose to use each worksheet, the functions are the same. Worksheet 1 is slightly different as there will be no historical information to calculate a previous balance. This workbook will track and store up to 12 worksheets.

Let's start with the tab labeled 1. Note: The worksheet with the tab labeled 1 is a little different from the other worksheets because there is no historical data to calculate a previous balance.

First, enter the starting date of you using this worksheet. Go to yellow highlighted cell labeled **From** (B2) and enter in the day using the format mm-dd-yyyy. For example 01/01/2010. This date is not used for anything else than for your information.

Second, if you know the ending date you are using this worksheet till, enter the ending date of you using this worksheet. Go to yellow highlighted cell labeled **To** (B3) and enter in the day using the format mm/dd/yyyy. For example 01/31/2010. It is ok if you don't know this day, you and always enter it in at a later time. This date is not used for anything else than for your information.

Below the To box is the current **Total** balance of this worksheet. This total will automatically update as you enter in information.

The center section labeled **Status** will indicate if this worksheet has been balance with your bank statement by saying "Balanced" or if it has not yet been balanced with your bank statement by saying "Not Yet Balanced"

The boxes at the top right of the worksheet labeled **Amount from Statement**, **Reconciled**, and **Difference** is used when balancing your checkbook. More will be said about this box in the "*Balancing your Account*" section of these instructions.

Now, let's look at the main area below all of the stuff at the top of the worksheet. This is where you track where spend (expenses) and receive (income) you money. This is where the rest of the workbook gets it's information to populate charts and track totals. Below is a sample of what is on each worksheet using worksheet number 1 as our example.

Ck #	Date	Payee	Category	Expenses (-)	Incomes (+)	X	Running Total	Notes
		Starting Balance			\$800.00	X	\$800.00	
Example -->	1/1/2010	Pay	Paycheck		\$500.00		\$1,300.00	
Example -->	1/2/2010	DGEnterprises	Entertainment	\$14.95			\$1,285.05	Checkbook
Example -->	101	1/5/2010	Pete's Market	Groceries	\$43.99		\$1,241.06	
							\$1,241.06	
							\$1,241.06	

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Check
Date of
Who you Paid or
Category of
Dollar Amount of
Dollar Amount of
Check if on
Running Total of
Notes

Number
Transaction
Received Funds From
Funds
Expense
Income
Bank
Worksheet

Statement

The **Ck #** column is where you enter in the check number (if any) for your transaction. This column is for your information only and does not have any calculations associated with it. However, entering in this information will make it easier to balance the checkbook.

The **Date** column is where you enter in the date of an individual transaction utilizing the format mm/dd/yyyy. For example: 01/01/2010. This column is for your information only and does not have any calculations associated with it. However, entering in this information will make it easier to balance the checkbook.

The **Payee** column is where you enter in either who you paid or who you received funds from. If you are using the Payees worksheet, make sure you use consistent proper case for each payee you enter.

The **Category** column is a drop down list of the categories you choose in the Categories worksheet. If you try to type in a category here that is not listed in your categories worksheet, the computer will give you an error warning. Make sure that if you wish to track a category that you list it on the Categories worksheet. You do not need to enter anything in this field to balance your checkbook.

The **Expenses (-)** column is where you enter in the dollar amount of the money you spent. You do not need to enter in a minus (-) sign in the front of this number. The workbook know that anything entered into this column is a negative number to your account. It is not usually a good idea to enter in a number in both the expense and income columns. An entry is usually one or the other, not both.

The **Incomes (+)** column is where you enter in the dollar amount of the money you received. You do not need to enter in a plus (+) sign in the front of this number. The workbook know that anything entered into this column is a positive number to your account. It is not usually a good idea to enter in a number in both the expense and income columns. An entry is usually one or the other, not both.

The **X** column is where you indicate if that entry also appears on your bank statement when you balance your checkbook. To indicate that an entry matches your bank statement, place an X in the corresponding column. Only use an upper case (X) or lower case (x) letter to indicate a match. Any other letter and/or symbol or series of letters or symbols will not indicate to the Workbook that you consider this a match and will not be calculated.

The **Running Total** column automatically calculates the running total of each entry. As you add entries, this column will indicate the total of your account as of that entry. If there is no entry, the running total will show the total of the cell above it.

The **Notes** column is for you to enter any notes you wish to add about that entry for future reference. This column is for your information only and does not have any calculations associated with it.

Balancing your Account

When your bank statement come in it is time to balance your account. This is important to make sure there is no errors in either your calculations or the banks calculations and to quickly resolve issues with the bank if they occur.

Using worksheet number 1 as an example, find the yellow highlighted cell at the top of the worksheet (G2) labeled **Amount from Statement**. Enter the ending balance from your bank statement into this cell.

Take your bank statement and look at the first transaction listed. For the sake of this example, let's say the first transaction listed on your bank statement is your paycheck from January 1, 2010 in the amount of \$500.00. Locate that entry in your checkbook and place an X in the X column for that entry. For the sake of this example, let's say the second transaction listed on your bank statement is a payment to DGEnterprises in the amount of \$14.95. Locate that entry in your checkbook and place an X in the X column for that entry. Continue to do this until you have placed an X on all of the entries that are listed on your bank statement. (See example below.)

Ck #	Date	Payee	Category	Expenses (-)	Incomes (+)	X	Running Total	Notes
		Starting Balance			\$800.00	X	\$800.00	
Example -->	1/1/2010	Pay	Paycheck		\$500.00	X	\$1,300.00	
Example -->	1/2/2010	DGEnterprises	Entertainment	\$14.95		X	\$1,285.05	Checkbook
Example -->	101	1/5/2010	Pete's Market	Groceries	\$43.99	X	\$1,241.06	
							\$1,241.06	
							\$1,241.06	

Check Number	Date of Transaction	Who you Paid or Received Funds From	Category of Funds	Dollar Amount of Expense	Dollar Amount of Income	Check if on Bank Statement	Running Total of Worksheet	Notes

As you go through your bank statement, if you notice a discrepancy or difference in the totals between your records and the banks records, you know you have to do some research to find out who made the error. If you find that it was your mistake, simply change the number to the correct number and the calculations will automatically update. If you find it was a banking error, you can call the bank to try to resolve the issue.

Every time an entry is marked with an X, the **Reconciled** amount (cell G3) is calculated automatically. If there is a difference between the ending balance amount from your bank statement and the dollar amount of what has been reconciled, the difference between these two amounts will be indicated in the cell labeled **Difference** (G4). When the amount in the Reconciled cell (G3) is equal to the amount in the Total cell (B4) the worksheet will indicate a status of "Balanced".

When you are finished using a worksheet, continue onto the next worksheet. You will notice that the balance from the previous worksheet is carried over to the next worksheet and is assumed to already be Reconciled. If your bank statement did not have all the entries that were on your previous worksheet to be reconciled but you know that they will be on the next bank statement, not to worry, you can check them mark them as reconciled when your next bank statement comes in.

C1-C12 Worksheets

All of the worksheets labeled C1-C12 (C1, C2, C3, etc.) are pie charts indicating your income versus expenses for the corresponding worksheet. The goal here is to make the pie chart indicate a larger percentage of income over expenses.

Overview Worksheet.

The worksheet labeled Overview shows the balances of all worksheets so that you can quickly gauge which worksheet may need attention. The cell indicating the **Grand Total** indicates the total amount of all of your worksheets put together. The column indicating **Worksheet #** indicates which worksheet each entry is retrieving data from. The column labeled **Expenses** indicates the total expenses for the corresponding worksheet. The column labeled **Income** indicates the total amount of income for that worksheet. And the column labeled **Status** indicates whether that worksheet has been Balanced or is Not Yet Balanced.

Income Vs. Expenses Chart

This chart will look at all of the worksheets and indicate the expense totals and income totals for each worksheet. The income line of the graph should be above the expense line of the graph indicating that you have not overspent your funds during that time period. If the income line goes below the expense line of the line graph, there is an indication that you have spend more money then you have earned.

Categories - Expenses Chart

The chart labeled Categories-Expenses shows the total of spending by the categories you choose to track on the worksheet labeled Categories. A bar graph will represent the total of each category that has a total of less than zero (0).

Categories - Income Chart

The chart labeled Categories-Income shows the total of the funds received by the categories you choose to track on the worksheet labeled Categories. A bar graph will represent the total of each category that has a total of more than zero (0).

Payees - Expenses Chart

The chart labeled Payee-Expenses shows the total of spending by the payees you choose to track on the worksheet labeled Payees. A bar graph will represent the total of each payee that has a total of less than zero (0).

Payees - Income Chart

The chart labeled Payee-Income shows the total of the funds received by the payees you choose to track on the worksheet labeled Payees. A bar graph will represent the total of each payee that has a total of less than zero (0).

EULA-Legal Worksheet

This worksheet contains the End User License Agreement (otherwise known as the EULA) and the Legal Agreement you accepted to use this workbook. Please read this worksheet before using this workbook.

Troubleshooting/FAQs

For the most up to date Frequently asked questions for this workbook, connect to the website at www.dg-ep.com/downloads_cb_faqs.html.