BUDGET SAMURAI

User's Guide

Disclaimer

Before we begin, let's get all of the legal mumbo jumbo out of the way. We don't know anything about your personal financial situation, so we can't give you specific advice. A one-on-one session with a certified financial planner would be better for that.

With that said, we have made every attempt to create quality and helpful software for those wishing to improve their current financial situation and get on a path to financial freedom.

This is FREE software, and we bel**i**eve it's darn good. However, you are only granted **one single-use license** for the software. You are not permitted to share it with anyone else. Instead, if you know someone who could benefit from Budget Samurai, just ask them to visit the FinancialDojo.com web site.

Our mission is to**,** in some way**, improve** the financial knowledge and health of at least **5 million Americans over the next 5 years**. You can help by letting others know about us.

So, let's band together and put an end to the often repeated notion that the average American is one paycheck away from being homeless or near financial ruin. **Can we count on your help?**

Thanks

Michael Holland

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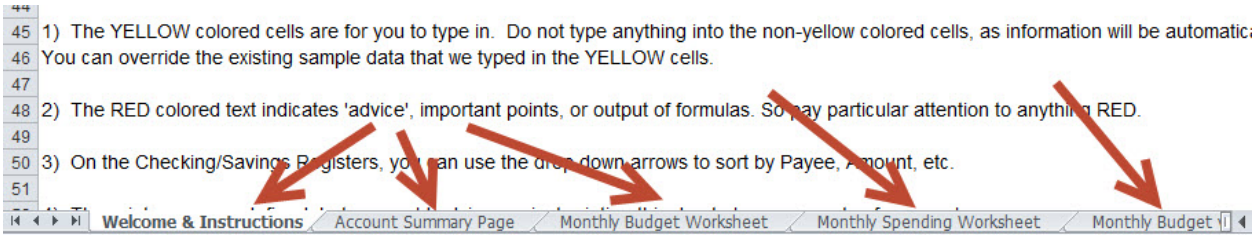
Overview

Budget Samurai is laid out in a tabular format for ease of use. As shown in the image below, there are several labeled tabs located at the bottom of the software. See where it says Welcome & Instructions, Account Summary Page, etc.?

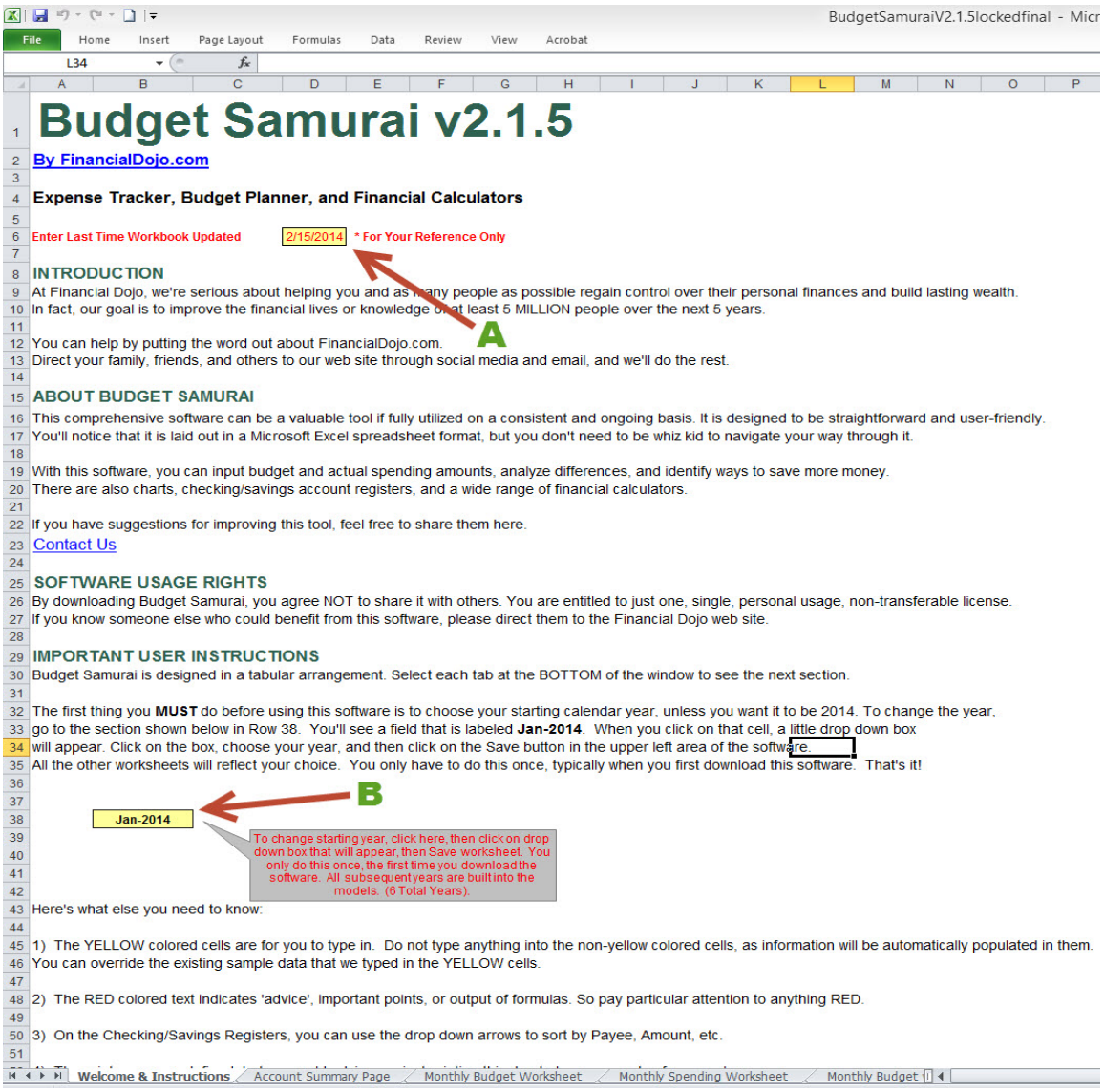
To move from one tab to another, simply click on the tab name. In addition, to view other tabs that aren't shown, use the scroll left/right buttons located in the bottom left corner of the software next to the Welcome & Instructions tab.



Welcome & Instructions Page

When you open the Budget Samurai software, you should visit the Welcome & Instructions page first. It explains how to use the software and get the most from it.

There are also two fields for which you will need to make decisions. In the image below, you should see the fields that are labeled as A and B.



A – If you want to keep track of the last time you made changes to the information entered into the software, then update this field and click on the Save button (in the upper left corner of the software) before exiting.

B – Click on this field to select the year you start using the software. When you choose the year, all of the beginning dates throughout the software will be automatically updated. You should not change this date once you've started entering data.

(Note: When you click on this field, a little drop down box will appear next to it. Click on the drop down box to choose your starting year.)

Account Summary Page

This page is where you can summarize all of your cash, banking, and investment amounts or balances. There are two sections to this page.

Top Section

A shown below, the upper part of the page is where you would enter account totals.

Budget Samurai – Personal Finance Software
Cash/Banking/Investment Account Summary

*Only change fields highlighted in yellow
*Be sure to update this worksheet monthly

Account Name	Balance	Comments (Free to override)
Undeposited Cash on Hand	$4,000	Enter any physical cash here
Checking 1 Register	$5,910	Balance linked to respective worksheet
Checking 2 Register	$5,910	Balance linked to respective worksheet
Checking 3 Register	$5,910	Balance linked to respective worksheet
Savings 1 Register	$5,910	Balance linked to respective worksheet
Savings 2 Register	$5,910	Balance linked to respective worksheet
Savings 3 Register	$5,910	Balance linked to respective worksheet
Other Account 1 Balance	$75,360	My 401k balance as of Feb. 2014
Other Account 2 Balance	$400	Optional field to track other accounts
Other Account 3 Balance	$2,000	Optional field to track other accounts
Total of Accounts	**$117,220**	

You are free to manually change any of the text or dollar amounts that are highlighted in yellow. But, you **SHOULD NOT** change any text or dollar amounts that have a white background. This could result in problems.

Amounts that are highlighted in white are automatically updated. For example, the balances for the Checking and Savings registers are pulled in from the respective worksheets that are located elsewhere inside Budget Samurai. You should update this page every month.

Bottom Section

As shown below, the bottom section of the Account Summary Page provides historical trend tracking for the **Total of Accounts** balances calculated in the Top Section.

The trends that you'll see include how your cash, bank account balances, and investments are increasing/decreasing on a month-to-month basis as well as year-to-date.

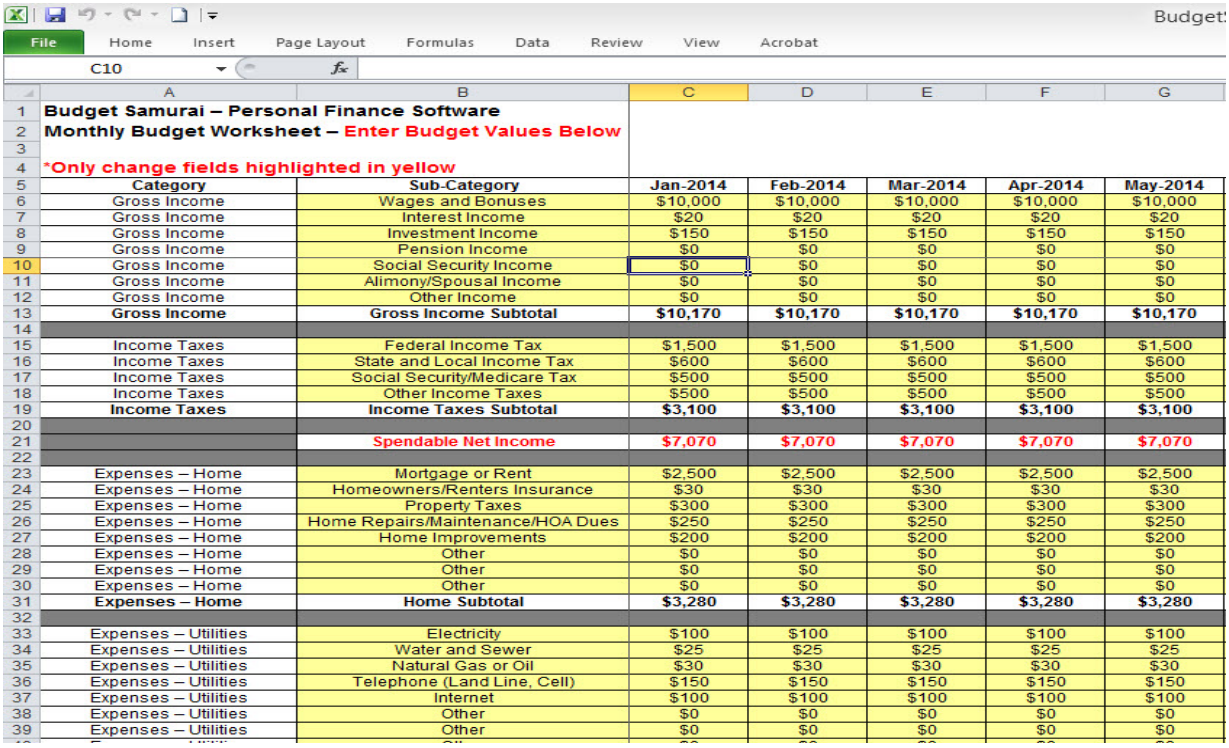
Historical Trend	Balance	Month to Month Increase/Decrease	Cumulative Increase/Decrease
Jan-2014	$115,000	$0	$0
Feb-2014	$117,220	$2,220	$2,220
Mar-2014	$0	$0	$0
Apr-2014	$0	$0	$0
May-2014	$0	$0	$0
Jun-2014	$0	$0	$0
Jul-2014	$0	$0	$0
Aug-2014	$0	$0	$0
Sep-2014	$0	$0	$0
Oct-2014	$0	$0	$0
Nov-2014	$0	$0	$0
Dec-2014	$0	$0	$0

Once again, you should only change the fields highlighted in yellow. So the way it works is that at the end of each month, you're going to take the **Total of Accounts** balance from the top section of the page, and **manually** enter the amount into this Historical Trend table. You **should not** make the entry using the copy/paste function on your keyboard as this could cause problems.

Monthly Budget Worksheet

This is where you would enter the monthly budget amounts for each income and expense category/subcategory. (Only change fields that are highlighted in yellow.)

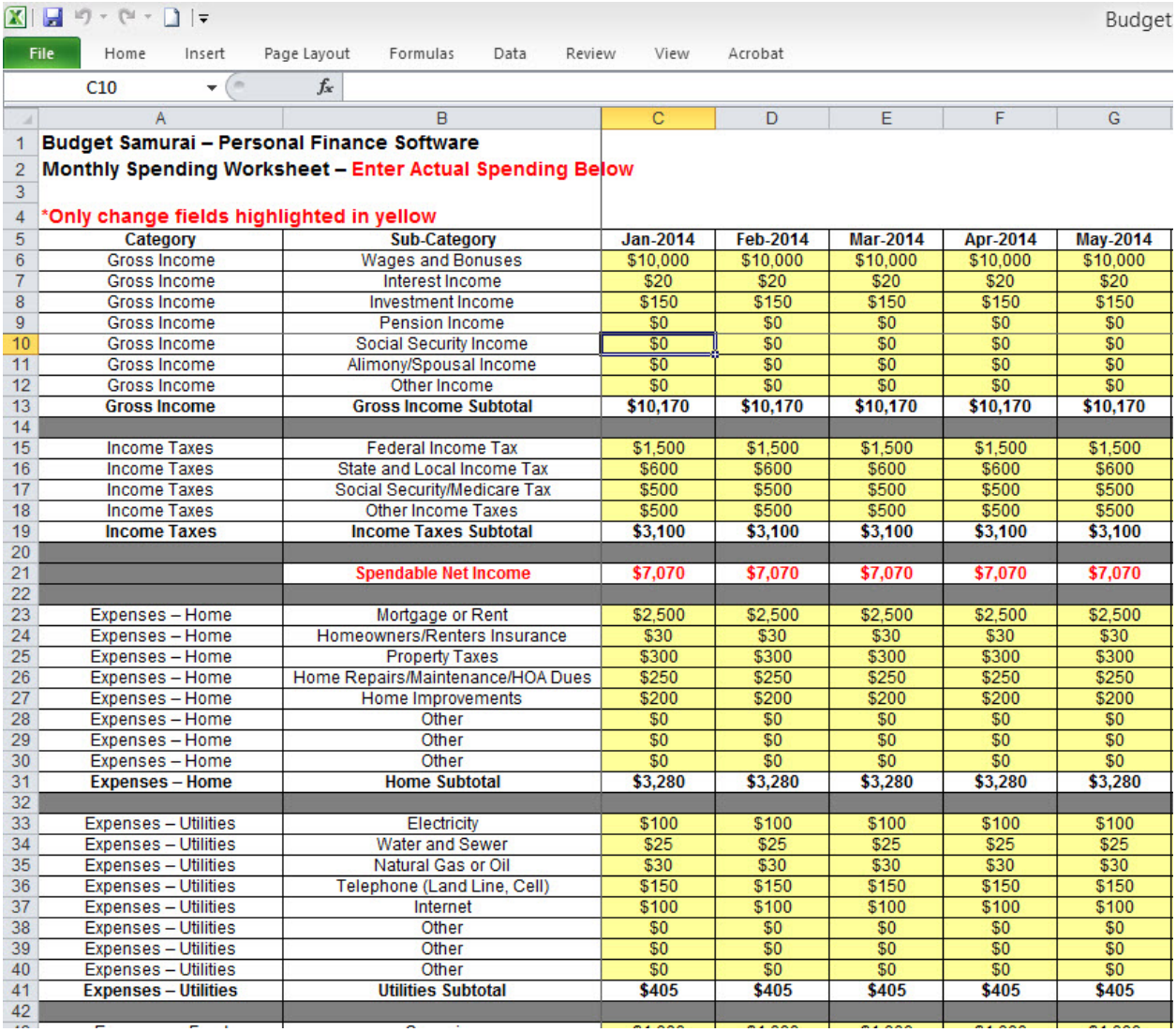
As shown in the image below, the subcategories also include rows labeled as "Other" to give you the flexibility to enter custom text descriptions not mentioned elsewhere.



	A	B	C	D	E	F	G
1	**Budget Samurai – Personal Finance Software**						
2	**Monthly Budget Worksheet – Enter Budget Values Below**						
3							
4	***Only change fields highlighted in yellow**						
5	**Category**	**Sub-Category**	**Jan-2014**	**Feb-2014**	**Mar-2014**	**Apr-2014**	**May-2014**
6	Gross Income	Wages and Bonuses	$10,000	$10,000	$10,000	$10,000	$10,000
7	Gross Income	Interest Income	$20	$20	$20	$20	$20
8	Gross Income	Investment Income	$150	$150	$150	$150	$150
9	Gross Income	Pension Income	$0	$0	$0	$0	$0
10	Gross Income	Social Security Income	$0	$0	$0	$0	$0
11	Gross Income	Alimony/Spousal Income	$0	$0	$0	$0	$0
12	Gross Income	Other Income	$0	$0	$0	$0	$0
13	**Gross Income**	**Gross Income Subtotal**	**$10,170**	**$10,170**	**$10,170**	**$10,170**	**$10,170**
14							
15	Income Taxes	Federal Income Tax	$1,500	$1,500	$1,500	$1,500	$1,500
16	Income Taxes	State and Local Income Tax	$600	$600	$600	$600	$600
17	Income Taxes	Social Security/Medicare Tax	$500	$500	$500	$500	$500
18	Income Taxes	Other Income Taxes	$500	$500	$500	$500	$500
19	**Income Taxes**	**Income Taxes Subtotal**	**$3,100**	**$3,100**	**$3,100**	**$3,100**	**$3,100**
20							
21		**Spendable Net Income**	**$7,070**	**$7,070**	**$7,070**	**$7,070**	**$7,070**
22							
23	Expenses – Home	Mortgage or Rent	$2,500	$2,500	$2,500	$2,500	$2,500
24	Expenses – Home	Homeowners/Renters Insurance	$30	$30	$30	$30	$30
25	Expenses – Home	Property Taxes	$300	$300	$300	$300	$300
26	Expenses – Home	Home Repairs/Maintenance/HOA Dues	$250	$250	$250	$250	$250
27	Expenses – Home	Home Improvements	$200	$200	$200	$200	$200
28	Expenses – Home	Other	$0	$0	$0	$0	$0
29	Expenses – Home	Other	$0	$0	$0	$0	$0
30	Expenses – Home	Other	$0	$0	$0	$0	$0
31	**Expenses – Home**	**Home Subtotal**	**$3,280**	**$3,280**	**$3,280**	**$3,280**	**$3,280**
32							
33	Expenses – Utilities	Electricity	$100	$100	$100	$100	$100
34	Expenses – Utilities	Water and Sewer	$25	$25	$25	$25	$25
35	Expenses – Utilities	Natural Gas or Oil	$30	$30	$30	$30	$30
36	Expenses – Utilities	Telephone (Land Line, Cell)	$150	$150	$150	$150	$150
37	Expenses – Utilities	Internet	$100	$100	$100	$100	$100
38	Expenses – Utilities	Other	$0	$0	$0	$0	$0
39	Expenses – Utilities	Other	$0	$0	$0	$0	$0

Monthly Spending Worksheet

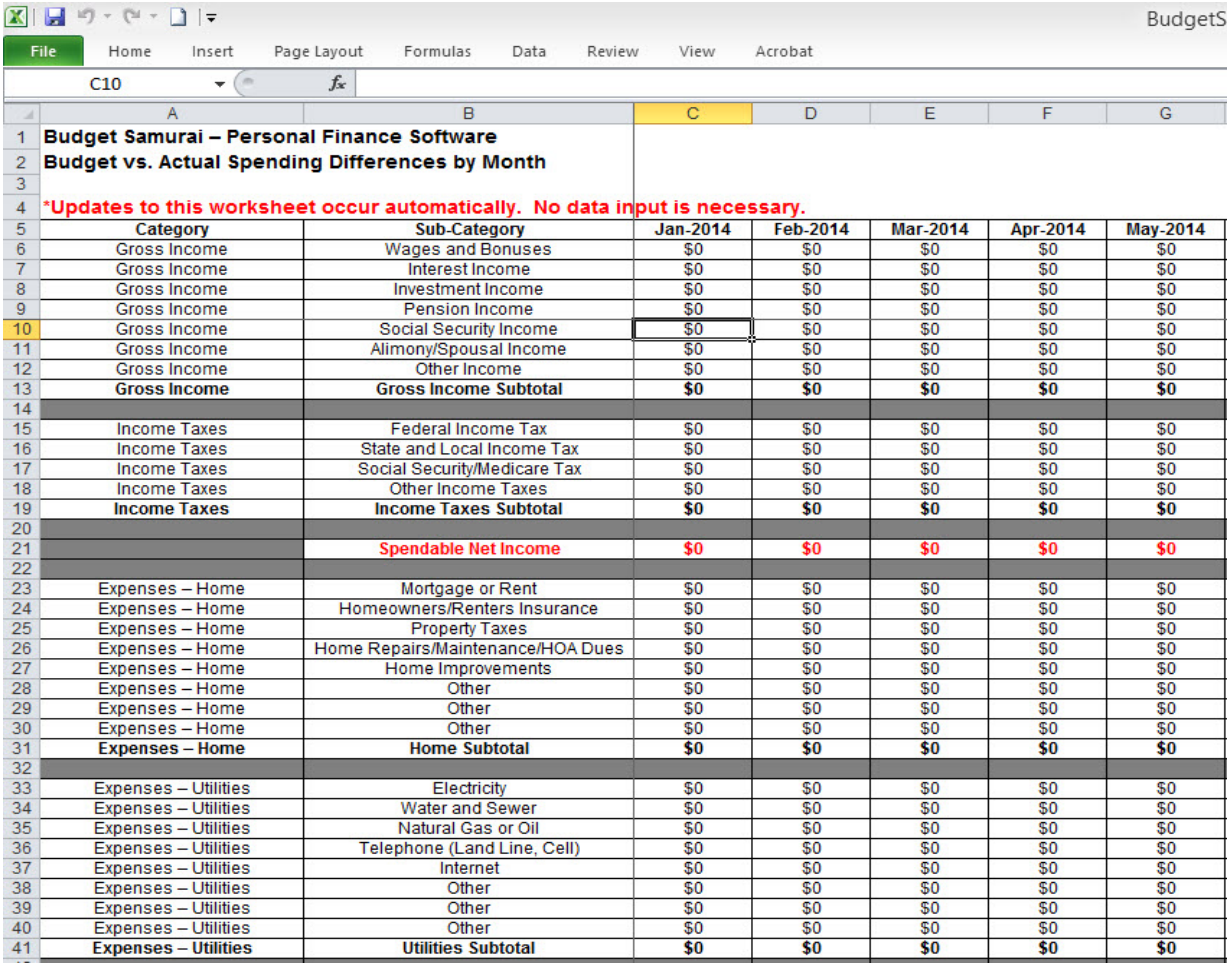
This is where you would enter the actual amounts for your income and spending activities. (Only change amounts highlighted in yellow.)



	A	B	C	D	E	F	G
1	**Budget Samurai – Personal Finance Software**						
2	**Monthly Spending Worksheet – Enter Actual Spending Below**						
3							
4	***Only change fields highlighted in yellow**						
5	**Category**	**Sub-Category**	**Jan-2014**	**Feb-2014**	**Mar-2014**	**Apr-2014**	**May-2014**
6	Gross Income	Wages and Bonuses	$10,000	$10,000	$10,000	$10,000	$10,000
7	Gross Income	Interest Income	$20	$20	$20	$20	$20
8	Gross Income	Investment Income	$150	$150	$150	$150	$150
9	Gross Income	Pension Income	$0	$0	$0	$0	$0
10	Gross Income	Social Security Income	$0	$0	$0	$0	$0
11	Gross Income	Alimony/Spousal Income	$0	$0	$0	$0	$0
12	Gross Income	Other Income	$0	$0	$0	$0	$0
13	**Gross Income**	**Gross Income Subtotal**	**$10,170**	**$10,170**	**$10,170**	**$10,170**	**$10,170**
14							
15	Income Taxes	Federal Income Tax	$1,500	$1,500	$1,500	$1,500	$1,500
16	Income Taxes	State and Local Income Tax	$600	$600	$600	$600	$600
17	Income Taxes	Social Security/Medicare Tax	$500	$500	$500	$500	$500
18	Income Taxes	Other Income Taxes	$500	$500	$500	$500	$500
19	**Income Taxes**	**Income Taxes Subtotal**	**$3,100**	**$3,100**	**$3,100**	**$3,100**	**$3,100**
20							
21		**Spendable Net Income**	**$7,070**	**$7,070**	**$7,070**	**$7,070**	**$7,070**
22							
23	Expenses – Home	Mortgage or Rent	$2,500	$2,500	$2,500	$2,500	$2,500
24	Expenses – Home	Homeowners/Renters Insurance	$30	$30	$30	$30	$30
25	Expenses – Home	Property Taxes	$300	$300	$300	$300	$300
26	Expenses – Home	Home Repairs/Maintenance/HOA Dues	$250	$250	$250	$250	$250
27	Expenses – Home	Home Improvements	$200	$200	$200	$200	$200
28	Expenses – Home	Other	$0	$0	$0	$0	$0
29	Expenses – Home	Other	$0	$0	$0	$0	$0
30	Expenses – Home	Other	$0	$0	$0	$0	$0
31	**Expenses – Home**	**Home Subtotal**	**$3,280**	**$3,280**	**$3,280**	**$3,280**	**$3,280**
32							
33	Expenses – Utilities	Electricity	$100	$100	$100	$100	$100
34	Expenses – Utilities	Water and Sewer	$25	$25	$25	$25	$25
35	Expenses – Utilities	Natural Gas or Oil	$30	$30	$30	$30	$30
36	Expenses – Utilities	Telephone (Land Line, Cell)	$150	$150	$150	$150	$150
37	Expenses – Utilities	Internet	$100	$100	$100	$100	$100
38	Expenses – Utilities	Other	$0	$0	$0	$0	$0
39	Expenses – Utilities	Other	$0	$0	$0	$0	$0
40	Expenses – Utilities	Other	$0	$0	$0	$0	$0
41	**Expenses – Utilities**	**Utilities Subtotal**	**$405**	**$405**	**$405**	**$405**	**$405**
42							

Monthly Budget vs Spending Worksheet

This worksheet is automatically updated from your monthly budget and monthly spending worksheets. It reflects the difference between the budgeted and actual amounts.



	A	B	C	D	E	F	G
1	**Budget Samurai – Personal Finance Software**						
2	**Budget vs. Actual Spending Differences by Month**						
3							
4	***Updates to this worksheet occur automatically. No data input is necessary.**						
5	**Category**	**Sub-Category**	**Jan-2014**	**Feb-2014**	**Mar-2014**	**Apr-2014**	**May-2014**
6	Gross Income	Wages and Bonuses	$0	$0	$0	$0	$0
7	Gross Income	Interest Income	$0	$0	$0	$0	$0
8	Gross Income	Investment Income	$0	$0	$0	$0	$0
9	Gross Income	Pension Income	$0	$0	$0	$0	$0
10	Gross Income	Social Security Income	$0	$0	$0	$0	$0
11	Gross Income	Alimony/Spousal Income	$0	$0	$0	$0	$0
12	Gross Income	Other Income	$0	$0	$0	$0	$0
13	**Gross Income**	**Gross Income Subtotal**	**$0**	**$0**	**$0**	**$0**	**$0**
14							
15	Income Taxes	Federal Income Tax	$0	$0	$0	$0	$0
16	Income Taxes	State and Local Income Tax	$0	$0	$0	$0	$0
17	Income Taxes	Social Security/Medicare Tax	$0	$0	$0	$0	$0
18	Income Taxes	Other Income Taxes	$0	$0	$0	$0	$0
19	**Income Taxes**	**Income Taxes Subtotal**	**$0**	**$0**	**$0**	**$0**	**$0**
20							
21		**Spendable Net Income**	**$0**	**$0**	**$0**	**$0**	**$0**
22							
23	Expenses – Home	Mortgage or Rent	$0	$0	$0	$0	$0
24	Expenses – Home	Homeowners/Renters Insurance	$0	$0	$0	$0	$0
25	Expenses – Home	Property Taxes	$0	$0	$0	$0	$0
26	Expenses – Home	Home Repairs/Maintenance/HOA Dues	$0	$0	$0	$0	$0
27	Expenses – Home	Home Improvements	$0	$0	$0	$0	$0
28	Expenses – Home	Other	$0	$0	$0	$0	$0
29	Expenses – Home	Other	$0	$0	$0	$0	$0
30	Expenses – Home	Other	$0	$0	$0	$0	$0
31	**Expenses – Home**	**Home Subtotal**	**$0**	**$0**	**$0**	**$0**	**$0**
32							
33	Expenses – Utilities	Electricity	$0	$0	$0	$0	$0
34	Expenses – Utilities	Water and Sewer	$0	$0	$0	$0	$0
35	Expenses – Utilities	Natural Gas or Oil	$0	$0	$0	$0	$0
36	Expenses – Utilities	Telephone (Land Line, Cell)	$0	$0	$0	$0	$0
37	Expenses – Utilities	Internet	$0	$0	$0	$0	$0
38	Expenses – Utilities	Other	$0	$0	$0	$0	$0
39	Expenses – Utilities	Other	$0	$0	$0	$0	$0
40	Expenses – Utilities	Other	$0	$0	$0	$0	$0
41	**Expenses – Utilities**	**Utilities Subtotal**	**$0**	**$0**	**$0**	**$0**	**$0**

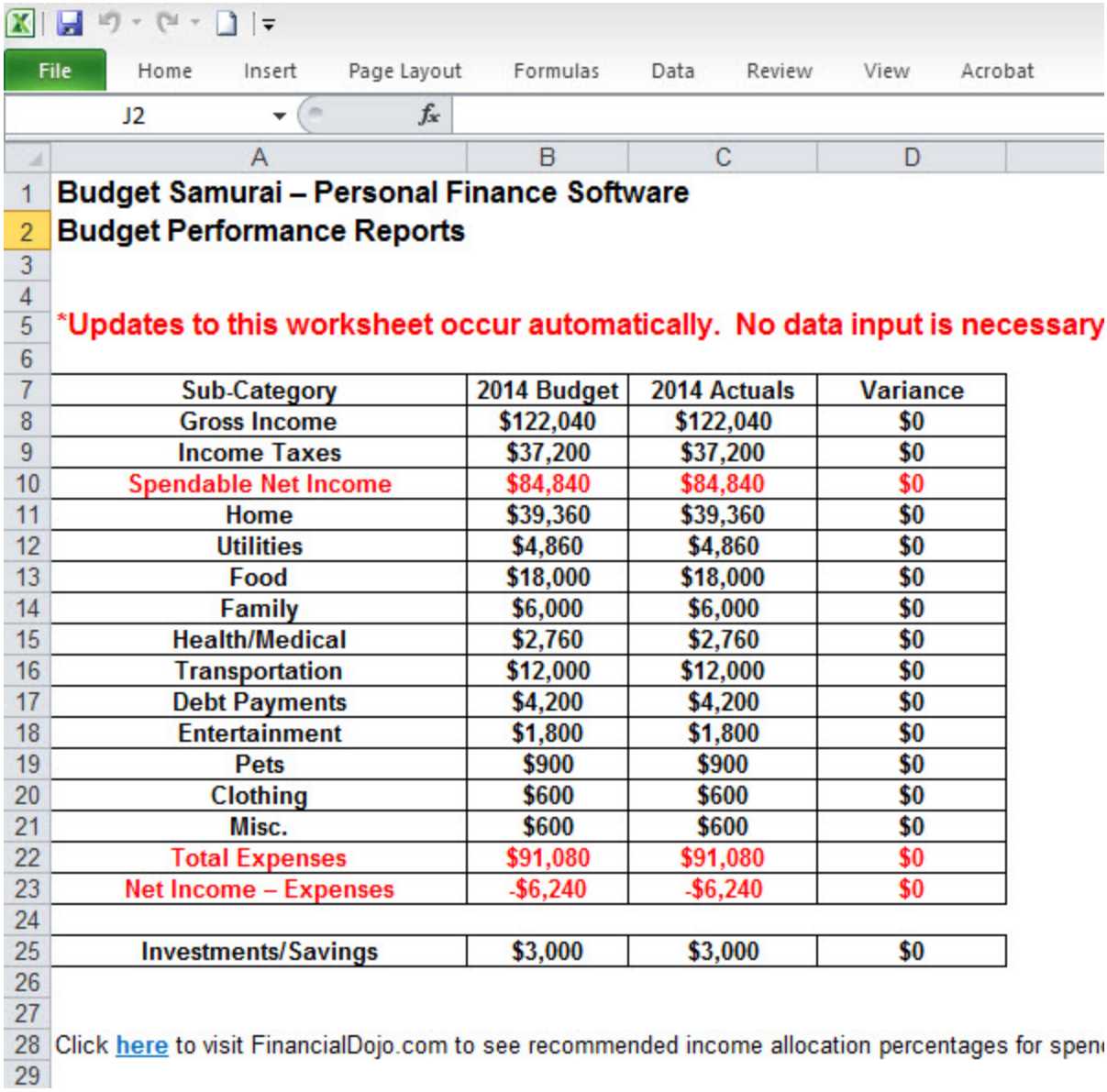
.Again, you should not attempt to change anything on this sheet. If an amount seems odd, then go back to the Monthly Budget Worksheet or Monthly Spending Worksheet and make changes there.

Budget Performance Reports

This worksheet is comprised of 3 sections: (1) Budget vs Actual Summary, (2) Income vs Expense Summary graph, and (3) Breakdown of Total Expenses chart.

Budget vs Actual Summary

This summary is a snapshot of the three worksheets: (1) Monthly Budget Worksheet, (2) Monthly Spending Worksheet, and (3) Monthly Budget vs Spending Worksheet.



Budget Samurai – Personal Finance Software
Budget Performance Reports

*Updates to this worksheet occur automatically. No data input is necessary

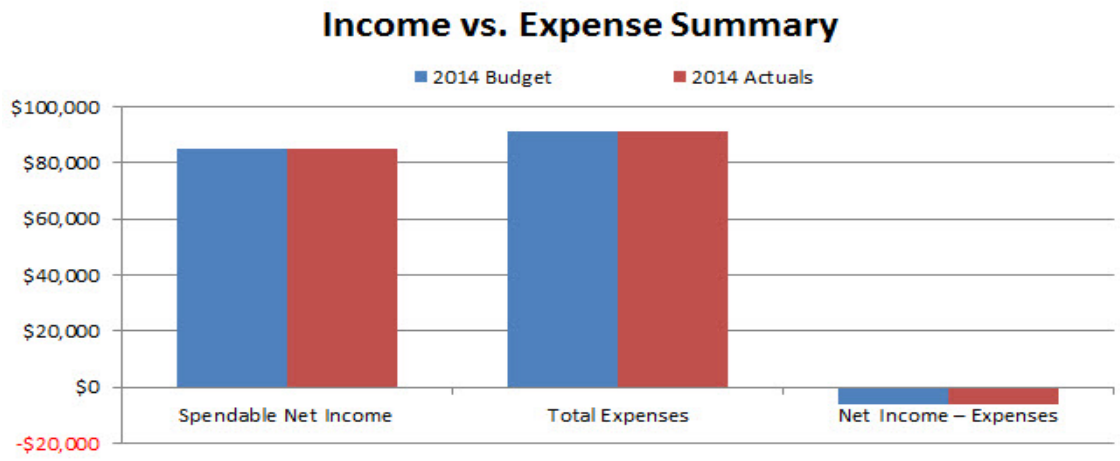
Sub-Category	2014 Budget	2014 Actuals	Variance
Gross Income	$122,040	$122,040	$0
Income Taxes	$37,200	$37,200	$0
Spendable Net Income	$84,840	$84,840	$0
Home	$39,360	$39,360	$0
Utilities	$4,860	$4,860	$0
Food	$18,000	$18,000	$0
Family	$6,000	$6,000	$0
Health/Medical	$2,760	$2,760	$0
Transportation	$12,000	$12,000	$0
Debt Payments	$4,200	$4,200	$0
Entertainment	$1,800	$1,800	$0
Pets	$900	$900	$0
Clothing	$600	$600	$0
Misc.	$600	$600	$0
Total Expenses	$91,080	$91,080	$0
Net Income – Expenses	-$6,240	-$6,240	$0
Investments/Savings	$3,000	$3,000	$0

Click here to visit FinancialDojo.com to see recommended income allocation percentages for spen

You **should not** change anything on this summary report. If something looks incorrect, then go back to the associated worksheet. Finally, there is link just below the report where you can visit an article on FinancialDojo.com to get the recommended allocation percentages for spending your money.

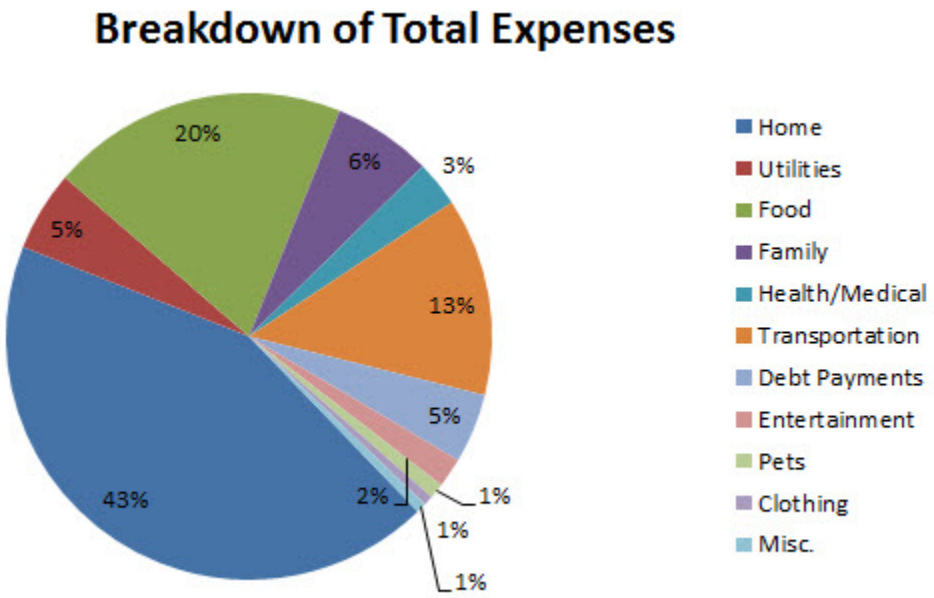
Income vs Expense Summary Graph

This visual graph represents the Budget vs Actual net income and expense amounts that were presented in the Budget vs Actual Summary report discussed above.



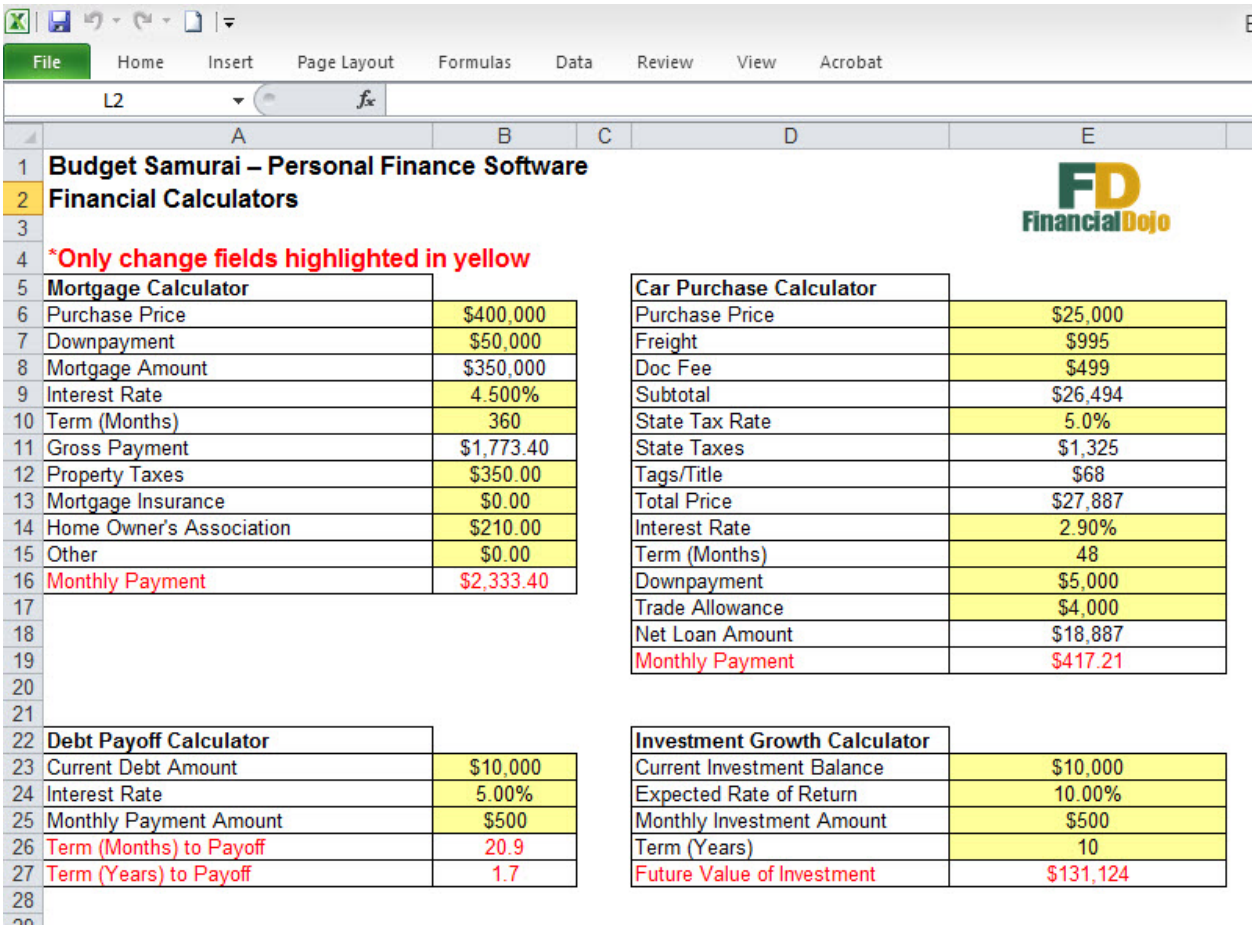
Breakdown of Total Expenses Chart

This chart provides a breakdown of the actual expenses that are presented in the Budget vs Actual Summary report. The amounts are expressed as percentages. So, for example, 43% tells you how much of your expense dollars are associated with buying or renting your home.



Financial Calculators

There are 10 common financial calculators that can be used to help you analyze mortgages, investment growth, debt payoffs, interest rates and more. (Only change fields highlighted in yellow.)



Budget Samurai – Personal Finance Software

Financial Calculators

*Only change fields highlighted in yellow

Mortgage Calculator	
Purchase Price	$400,000
Downpayment	$50,000
Mortgage Amount	$350,000
Interest Rate	4.500%
Term (Months)	360
Gross Payment	$1,773.40
Property Taxes	$350.00
Mortgage Insurance	$0.00
Home Owner's Association	$210.00
Other	$0.00
Monthly Payment	$2,333.40

Car Purchase Calculator	
Purchase Price	$25,000
Freight	$995
Doc Fee	$499
Subtotal	$26,494
State Tax Rate	5.0%
State Taxes	$1,325
Tags/Title	$68
Total Price	$27,887
Interest Rate	2.90%
Term (Months)	48
Downpayment	$5,000
Trade Allowance	$4,000
Net Loan Amount	$18,887
Monthly Payment	$417.21

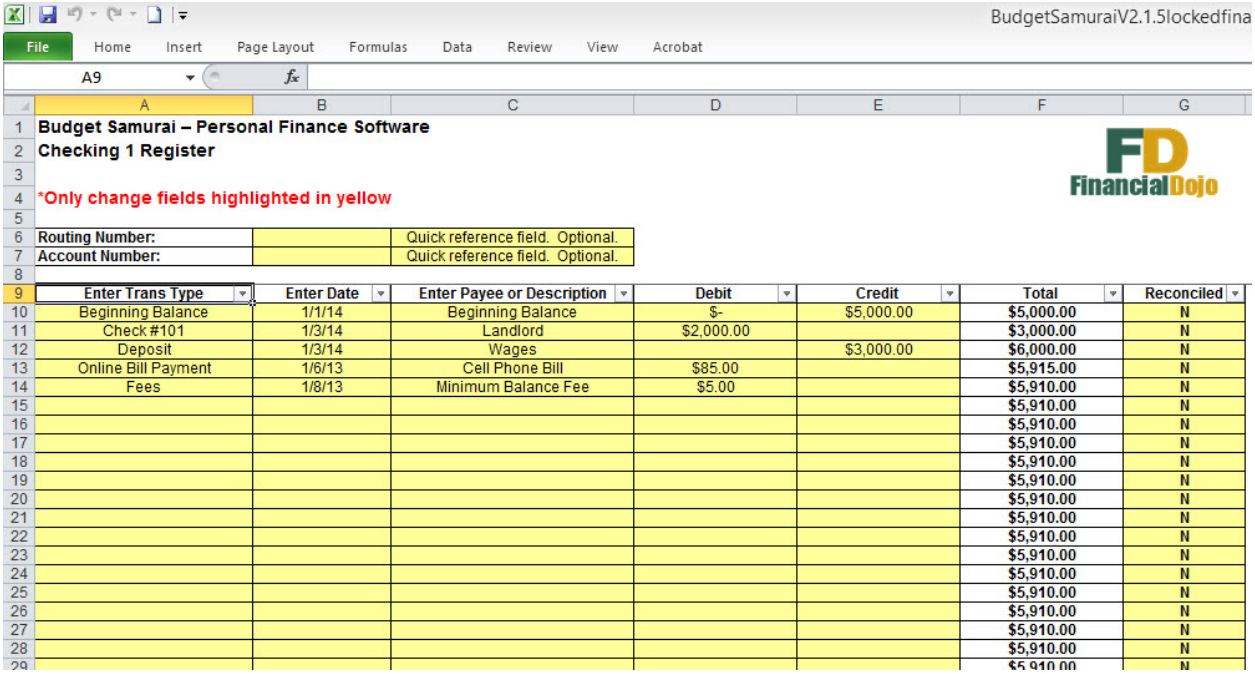
Debt Payoff Calculator	
Current Debt Amount	$10,000
Interest Rate	5.00%
Monthly Payment Amount	$500
Term (Months) to Payoff	20.9
Term (Years) to Payoff	1.7

Investment Growth Calculator	
Current Investment Balance	$10,000
Expected Rate of Return	10.00%
Monthly Investment Amount	$500
Term (Years)	10
Future Value of Investment	$131,124

Once you enter values into the fields highlighted in yellow, the calculators will automatically fill the non-yellow fields with numerical answers.

Checking and Savings Registers

There are 6 checking and savings registers that can be used to enter and track your banking information. Below is an example of one of them. (Only change fields highlighted in yellow.)



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File Home Insert Page Layout Formulas Data Review View Acrobat

A9

Budget Samurai – Personal Finance Software
Checking 1 Register

*Only change fields highlighted in yellow

Routing Number:		Quick reference field. Optional.
Account Number:		Quick reference field. Optional.

Enter Trans Type	Enter Date	Enter Payee or Description	Debit	Credit	Total	Reconciled
Beginning Balance	1/1/14	Beginning Balance	$-	$5,000.00	$5,000.00	N
Check #101	1/3/14	Landlord	$2,000.00		$3,000.00	N
Deposit	1/3/14	Wages		$3,000.00	$6,000.00	N
Online Bill Payment	1/6/13	Cell Phone Bill	$85.00		$5,915.00	N
Fees	1/8/13	Minimum Balance Fee	$5.00		$5,910.00	N
					$5,910.00	N
					$5,910.00	N
					$5,910.00	N
					$5,910.00	N
					$5,910.00	N
					$5,910.00	N
					$5,910.00	N
					$5,910.00	N
					$5,910.00	N
					$5,910.00	N
					$5,910.00	N
					$5,910.00	N
					$5,910.00	N
					$5,910.00	N
					$5,910.00	N
					$5,910.00	N

The registers are pretty straight forward. Near the top of each register are fields where you can enter the bank routing and account number. Here's an explanation for the column headings:

Enter Trans Type – This is the transaction method or type, such as check, deposit, automatic withdrawal, fee, etc. You should probably develop a standard list of types and use them consistently every month.

Also, on the first row of the register, you should probably enter a beginning balance for the account.

Enter date – Date of the transaction

Enter Payee or Description – This is information that will allow you to quickly identify what the transaction us about or who was paid. You should probably develop a standard list of descriptions to identify those that are the same every month.

Debit – These represent withdrawals or outgoing payments.

Credit – These represent deposits or incoming payments.

Total – This amount is automatically calculated based on subtracting debits from credits. The total is also automatically updated on the Account Summary Page.

Reconciled – Here you can choose "N" (No) or "Y" (Yes) to indicate whether or not the transaction has been confirmed against your bank statement and check book.

Finally, the reason that I recommend having standard lists for transaction types and descriptions is for ease of sorting information. If you examine the column heading fields, you'll notice drop down boxes beside each of them. If you click on the boxes, you'll be able to sort transactions as you see fit.

If you have any questions about the software, use the contact form to reach us.

Contact Us

Namaste,

Michael Holland