

## Joint Expenditure Analysis

from

**www.AllertonEPS-Software.co.uk**



1

- 1 A circle with a solid blue background is the text associated with a pointer on the picture above it.
- 2 Whereas a blue circle with a white background is text associated with the picture but does not have a pointer.

First of all we will have a look at the Overview Sheet

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# 1 – Joint Expenditure Analysis

Only sample values are present when you receive the spreadsheet.

Filename  
FOR HELP CLICK HERE

NET Equivalences :-

Fixed / Description	Who ?	Enter Value	Type	Name1		Name2		
				Monthly	Annual	Monthly	Annual	
<b>Incomes</b>								
Fixed	Income : Name1's ( NET )	Name1						
Fixed	Income : Name2's ( NET )	Name2				£ 1,000.00	£ 12,000.00	
Fixed	Income : Child Support	Name2				£ 4.33	£ 52.00	
Fixed	Income : Child Tax Credit	Name2	£ 1.00	4 weeks		£ 1.08	£ 13.00	
Variable		Name2		Monthly				
Variable		Name2		Monthly				
Variable		Name2		Monthly				
Fixed								
<b>SubTotal</b>					£ 333.33	£ 4,000.00	£ 1,005.42	£ 12,065.00
<b>Household Expenses</b>								
Fixed	Electricity - Scottish Power	Name1	£ 1.00	Monthly	£ 1.00	£ 12.00		
Fixed	Gas - Scottish Power	Name1	£ 1.00	Monthly	£ 1.00	£ 12.00		
Fixed	for Mortgage	Name1	£ 1.00	Mont				
Fixed	for 12mnths	Name1		Mont				
Fixed	for 12mnths	Name1		Mont				
Fixed	for Council Tax	Name1	£ 1.00	10 M				
Fixed	Water - MWW	Name1	£ 1.00	Mont				
<b>Household Expenses - nice to have</b>								
Fixed	TV Licence	Name1	£ 9.58	Mont				
Fixed	Sky Digital	Name1		Mont				
Variable	Telephone - BT	Name1	£ 1.00	Quarterly	£ 0.33	£ 4.00		
Variable	Telephone - Mobiles	Name1	£ 1.00	Monthly	£ 1.00	£ 12.00		
Variable	Telephone - OneTel	Name1	£ 1.00	Monthly	£ 1.00	£ 12.00		
Variable	First Telecom	Name1		Annually				
Variable	T Mobile - both phones	Name1	£ 1.00	Monthly	£ 1.00	£ 12.00		
Fixed	Tiscali Broadband	Name1	£ 17.99	Monthly	£ 17.99	£ 215.88		
Fixed	House & Contents Insurance - GA	Name1	£ 1.00	Monthly	£ 1.00	£ 12.00		
Fixed	Mortgage protection	Name1	£ 1.00	Monthly	£ 1.00	£ 12.00		
Fixed	Zurich - Joint Critical Illness Cover ( was £9	Name1		Monthly				
Fixed								
<b>Other Financial Commit</b>								
Fixed	Car Tax							
Fixed	Car Tax				£ 13.33	£ 160.00		
Fixed	Motorbike Tax							
Fixed	Car Insurance	Name1	£ 1.00	Annually	£ 0.08	£ 1.00		
Fixed	Car Insurance	Name1	£ 1.00	Annually	£ 0.08	£ 1.00		
Fixed	Motorbike Insurance	Name1		Annually				
Variable	Petrol	Name2	£ 1.00	Weekly			£ 4.33	
							£ 52.00	

1 – Change the names

2 Specify Incomes

Specify Outgoings from here onwards

Select from :-  
Weekly  
4 Weeks  
Monthly  
per Term  
Quarterly  
10 Months ( specify Annual Amount )  
Annually

Qty / Count  
Quantity of one elements OR  
Count of elements

3 – Choose Fixed or Variable

4 – Detail your entry

5 – Specify the Time Period

6 – Specify the amount per Time Period

7 – See the figures getting put into the correct columns

1 First thing to do is to choose the names to suit your family.

2 Then specify the incomes in the first section and the outgoings in the second section

3 Choose Fixed or Variable – This selection has no bearing on the rest of the spreadsheet but is useful when tweaking the values later on – you know what is likely to change faster than other values.

4,5,6 Type in the Detail of your entry, Specify the time period from the PullDown menu, and then put the value in ( in the first numeric column – the one immediately to the right of the Name. )

7 See the figures being populated in the four columns on the right hand side of the spreadsheet.

# At the bottom of the sheet

You can insert rows if you need to ...

What we should budget for									
Variable	Holidays	Name1	Annually						
Variable	Holiday - spending money	Name1	Annually						
Variable	Parties ( Christenings, RVM and ILM birthday)	Name1	Annually						
Variable	Visiting Family and Friends	Name1	Annually						
Variable	Car - Servicing	Name1	£ 200.00	Annually	£ 16.67	£ 200.00			
Variable	Car - Servicing	Name2	£ 200.00	Annually			£ 16.67	£ 200.00	
Variable	Adult clothes and shoes	Name2	£ 10.00	Monthly			£ 10.00	£ 120.00	
Variable	Children's clothes and shoes	Name2	£ 20.00	Weekly			£ 86.67	£ 1,040.00	
Variable	Hairdressing ( & Waxing )	Name2	£ 30.00	Monthly			£ 30.00	£ 360.00	
Others									
		Name1		Monthly					
		Name2		Monthly					
		Name2		Monthly					

<b>Incomings</b>	£ 333.33	£ 4,000.00	£ 1,005.42	£ 12,065.00
<b>Outgoings</b>	£ 554.35	£ 6,652.16	£ 755.92	£ 9,071.01

<b>COMBINED Incomings</b>	£ 1,338.75	£ 16,065.00
<b>COMBINED Outgoings</b>	£ 1,310.26	£ 15,723.17
<b>COMBINED Difference ( Positive is Healthy )</b>	£ 28.49	£ 341.83

OR

## BLACK IS HEALTHY

<b>Incomings</b>	£ 333.33	£ 4,000.00	£ 1,005.42	£ 12,065.00
<b>Outgoings</b>	£ 554.35	£ 6,652.16	£ 825.92	£ 9,911.01

<b>COMBINED Incomings</b>	£ 1,338.75	£ 16,065.00
<b>COMBINED Outgoings</b>	£ 1,380.26	£ 16,563.17
<b>COMBINED Difference ( Positive is Healthy )</b>	<b>-£ 41.51</b>	<b>-£ 498.17</b>

## RED IS UNHEALTHY

First the spreadsheet combines the totals per name  
Then finally produces a COMBINED value  
Positive OR Negative

We anticipate that this guide is sufficient to answer all your questions with regard to the use of the software. There is only one macro – and that is to detect the change of the names at the top of the page and then change each entry in turn going down the Name Column. This is obviously only done the one occasion and thus future openings of the spreadsheet needn't allow the macro to operate.

If you opened the spreadsheet without enabling the macro – then you can have a look at the macro – before you enable it ( by re-opening the spreadsheet ). OR you can just change the entries of the name column manually yourself.

RIGHT AT THE TOP OF THE SPREADSHEET is the filename – you may want to delete this. Also there is a link to this mini guide.

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