

Money Measures Web App



Connecting Math & Money for Young Children

Introduction

PURPOSE This is a how-to guide for introducing young children to concepts about personal finances using the Money Measures Web App.

GOALS Learn sound principles for managing money; more specifically, learning about needs-based and wants-based spending choices, spending less money than what is earned as well as the value of saving money to cover future expenses.

Develop critical thinking skills.

TOOLS REQUIRED To fully utilize this guide and complete the exercise, it is necessary to create a Money Measures account online at moneymeasuresinc.com. There is no charge to create an account.

For optimal user experience when completing the exercise, we recommend using a laptop or desktop computer. However, the exercise can be completed on any mobile device.

TIME TO COMPLETE Approximately 30 minutes





Create a Budget File & Add Incomes

- 1 From the dashboard, click “Personal” to create a file. Name the file “Lifestyle Budget” and select “Create file”.
- 2 In a newly created file in which no incomes or expenses have been added, the screen displayed will have arrows that point at phrases that indicate what actions can be taken.
- 3 Click on “Add an income”.
- 4 Click inside the “Reference name” box and type in “Allowance”.
- 5 Click on the arrow for the drop-down menu in the “Frequency” box and select “weekly”.
- 6 Click inside the “Amount” box and type in \$10.
- 7 Click on the “customized payment amounts” box on the right.
- 8 Select a day of the week by clicking on one of the boxes:
S, M, T, W, T, F, S
- 9 Click in the box below “Start payments”. A monthly calendar will appear with dates highlighted for the day of the week selected previously. Click on one of the highlighted dates that is in the future.
- 10 Scroll down and click “save”.
- 11 The “Allowance” income entered will be displayed.
- 12 Add another income by clicking on “Add an income” or by clicking on the arrow beside “Income/Expense management” and selecting “Add an income”.
- 13 Click inside the “Reference name” box and type in “Chores for neighbours”.
- 14 Click on the arrow for the drop-down menu in the “Frequency” box and select “Twice a month”.
- 15 Click inside the “Amount” box and type in \$20.
- 16 Click on the “customized payment amounts” box on the right.



Create a Budget File & Add Incomes

- 17 Click on the 2nd radio button under “Payment #1”. Select the “Second” and “Saturday” using the arrows in the applicable boxes.
- 18 Click on the radio button under “Payment #2”. Select the “last” and “Saturday” using the arrows in the applicable boxes.
- 19 Under “Start payments”, click on the box on the left and select the “last Saturday”. Click on the middle box and select the calendar month that comes after the current calendar month.
- 20 Scroll down and click “save”.
- 21 The “Allowance” and the “Chores for neighbours” incomes entered will be displayed.
- 22 Add another income by clicking on “Add an income” or by clicking on the arrow beside “Income/Expense management” and selecting “Add an income”.
- 23 Click inside the “Reference name” box and type “Gifts”.
- 24 Click on the arrow for the drop-down menu in the “Frequency” box and select “Annually”.
- 25 Click inside the “Amount” box and type in \$200.
- 26 Click on the box below “Start payments”. The current calendar month will be displayed. Select “December 31” of the current year by clicking through the calendar months as needed.
- 27 Scroll down and click “save”.
- 28 All three (3) of the incomes entered will be displayed”.





Create a Wish List

- 1 Within the “Lifestyle Budget” file, click on “Wish list”.
- 2 In the 1st box below “Future spending priorities/considerations” type “Bike” and type \$169.50 in the far-right box in the same row as “Bike”.
- 3 In the 2nd row of the wish list, enter “Clothes” and \$141.25.
- 4 In the 3rd row of the wish list, enter “Shoes” and \$113.00.
- 5 Click “save”.
- 6 Click on the Money Measures logo at the top left of the file to return to the dashboard.



Copy a Budget File

- 1 The “Lifestyle Budget” file you created and entered incomes for will be displayed on the dashboard.
- 2 Click the word “copy” that is between the file name and the image of a file and on the next screen click “confirm”.
- 3 “Copy” the “Lifestyle Budget” file a second time by clicking “copy” and on the next screen click “confirm”.
- 4 All three (3) files contain the incomes and wish list items entered.





Understanding Income

- 1 Pick one of the files as the master template file and leave it untouched so you can copy it again if needed.
- 2 Open one of the 3 files created.
- 3 The first screen displayed will be the Overview screen and it will show the amount of income that's expected to be received in the next calendar year based on the incomes entered initially.
- 4 Under "Reports", select "Checklist" and see how the money will be flowing into the bank account.
- 5 Select "weekly" and click on the arrow at the right to scroll through the weeks and see how the money will be flowing into the bank account week to week.
- 6 Select "monthly" to see how much income will be received each month.
- 7 Select "annual" to see the amount of the "Allowance", "Chores for neighbours", and "Gifts" income that will be received in the coming year.
- 8 Select "cashflow" to see how money will be flowing into the bank account chronologically.
- 9 In preparation for the next steps, click the box to the left of "show bank balance". On the next screen, click on the first radio button, enter \$10 as the current bank balance and click "save".
- 10 With an opening bank balance of \$10, scroll through the cash flow forecast to see the impact that the money deposited will have on the bank balance.



Add Expenses


- 1 Click on the arrow on the “Income/Expense management” menu and select “Add an expense”.
- 2 Click inside the “Reference name” box and type in “Fun with friends – Allowance money”.
- 3 Click on the arrow for the drop-down menu in the “Category name” box and select “Fun & leisure”.
- 4 Click on the arrow for the drop-down menu in the “Frequency” box and select “weekly”.
- 5 Click inside the “Amount” box and type in \$10.
- 6 Click on the “customized payment amounts” box on the right.
- 7 Select a day of the week by clicking on one of the boxes:
S, M, T, W, T, F, S
- 8 Click in the box below “start billing” and a monthly calendar will appear with dates highlighted for the day of the week selected previously. Click on one of the highlighted dates that is in the future.
- 9 Scroll down and click “save”.
- 10 The “Fun with friends - Allowance” expense entered will be displayed.
- 11 Add another expense by clicking on the arrow beside “Income/Expense management” and selecting “Add an expense”.
- 12 Click inside the “Reference name” box and type in “Fun with friends - Chores for neighbours’ money”.
- 13 Click on the arrow for the drop-down menu in the “Category name” box and select “Fun & leisure”.
- 14 Click on the arrow for the drop-down menu in the “Frequency” box and select “Twice a month”.
- 15 Click inside the “Amount” box and type in \$20.
- 16 Click on the “customized payment amounts” box on the right.
- 17 Click on the 2nd radio button under “Payment #1”. Select the “Second” and “Saturday” using the arrows in the applicable boxes.



Add Expenses

- 18 Click on the radio button under “Payment #2”. Select the “last” and “Saturday” using the arrows in the applicable boxes.
- 19 Under “Start Billing”, click on the box on the left and select the “last Saturday”. Click on the middle box and select the calendar month that comes after the current calendar month.
- 20 Scroll down and click “save”.
- 21 The “Fun with friends - Allowance” and the “Fun with friends - Chores for neighbours” expenses entered will be displayed.
- 22 Add another expense by clicking on the arrow beside “Income/Expense management” and selecting “Add an expense”.
- 23 Click inside the “Reference name” box and type “Fun with friends – Gifts money”.
- 24 Click on the arrow for the drop-down menu in the “Category name” box and select “Fun & leisure”.
- 25 Click on the arrow for the drop-down menu in the “Frequency” box and select “Annually”.
- 26 Click inside the “Amount” box and type in \$200.
- 27 Click on the box below “Start Billing”. The current calendar month will be displayed. Select “January 1” of the following year by clicking through the calendar months as needed.
- 28 Scroll down and click “save”.
- 29 All three (3) of the expenses entered will be displayed”.





Assign Expenses as being Essential or Discretionary Spending

- 1 Click on the arrow beside “Income/Expense management” and select “Essential/Discretionary expenses”.
- 2 On the next screen, assign all 3 expenses as “Discretionary” and click “save”.



Understanding Spending

- 1 Review the income and expense information on the overview screen. Note the following:
 - a) all of the money that was earned will be spent
 - b) all of the spending will be on wants-based spending
 - c) the plan for spending money does not include any of the items on the wish list
- 2 Click on the arrow for “Reports” and select the “Cash flow forecast”. Note the impact on the bank balance when all of the money being earned is spent as it is received.
- 3 After reviewing the “Cash flow forecast”, click on the Money Measures logo at the top left of the file to return to the dashboard.



Saving Money & Prioritizing Spending

In this part of the exercise, some of the money earned will be saved in the short term to pay for things in the future.

- 1 Open one of the two (2) budget files that only has the incomes and wish list items entered.
- 2 The choices being made in this scenario are:
 - a) The allowance income will be used for “Fun with friends” spending.
 - b) The money earned from doing chores for neighbours and from gifts will be saved in order to get items on the wish list. The order of the purchases will be the bike at \$169.50, the shoes at \$113.00 and finally the clothes at \$141.25.
- 3 Click on the arrow on the “Income/Expense management” menu and select “Add an expense”.
- 4 Click inside the “Reference name” box and type in “Fun with Friends - Allowance”.
- 5 Click on the arrow for the drop-down menu in the “Category name” box and select “Fun & leisure”.
- 6 Click on the arrow for the drop-down menu in the “Frequency” box and select “weekly”.
- 7 Click inside the “Amount” box and type in \$10.
- 8 Click on the “customized payment amounts” box on the right.
- 9 Select a day of the week by clicking on one of the boxes:
S, M, T, W, T, F, S
- 10 Click in the box below “Start Billing” and a monthly calendar will appear with dates highlighted for the day of the week selected previously. Click on one of the highlighted dates that is in the future.
- 11 Scroll down and click “save”.
- 12 The “Fun with friends - Allowance” expense entered will be displayed.
- 13 Click on the arrow beside “Reports” and select “Cash flow forecast”.
- 14 Click the box to the left of “Show bank balance”. On the next screen, click on the first radio button, enter \$10 as the current bank balance and click “Save”.



Saving Money & Prioritizing Spending

- 15 The bike is \$169.50 including taxes. Looking at the right-hand column that shows the bank balances, review the cash flow forecast to find a point in time when the bank balance will not fall below \$169.50. This is when the bike can be purchased without going into debt or overdraft. Make note of the date when the bank balance won't fall below \$169.50.
- 16 Click on "Wish list".
- 17 Click the "add as expense" that is beside the bike on the wish list.
- 18 On the "Add an expense" screen for the bike, click on the arrow in the "Category name" box and select "Other money out".
- 19 "1-time payment" will have been pre-selected as the "Frequency". Leave this as the frequency.
- 20 The amount of the bike "\$169.50" will be pre-filled as the "Amount".
- 21 Click in the box below "Date of payment" and a calendar will be displayed. Select the day after the first date on which the bank balance will not fall below \$169.50. Then click "save".
- 22 Review the cash flow forecast again to make sure the bank balance will remain above \$0 after the scheduled date for purchasing the bike.
- 23 Next, review the cash flow forecast beginning with the date of the scheduled purchase of the bike to see when the bank balance will not fall below the \$113.00 needed to purchase the shoes. This is when the shoes can be purchased without going into debt or overdraft. Make note of the date when the bank balance won't fall below \$113.00.
- 24 Click on "Wish list".
- 25 Click the "add as expense" that is beside the shoes on the wish list.
- 26 On the "Add an expense" screen for the shoes, click on the arrow in the "Category name" box and select "Other money out".
- 27 "1-time payment" will have been pre-selected as the "Frequency". Leave this as the frequency.
- 28 The amount of the shoes "\$113.00" will be pre-filled as the "Amount".






Saving Money & Prioritizing Spending

- 29 Click in the box below “Date of payment” and a calendar will be displayed. Select the day after the first date on which the bank balance will not fall below \$113.00. Then click “save”.
- 30 Review the cash flow forecast again to make sure the bank balance will remain above \$0 after the scheduled date for purchasing the shoes.
- 31 Next, review the cash flow forecast beginning with the date of the scheduled purchase of the shoes to see when the bank balance will not fall below \$141.25 needed to purchase the clothes. This is when the shoes can be purchased without going into debt or overdraft. Make note of the date when the bank balance won’t fall below \$141.25.
- 32 Click on “Wish list”.
- 33 Click the “add as expense” that is beside the clothes on the wish list.
- 34 On the “Add an expense” screen for the clothes, click on the arrow in the “Category name” box and select “Other money out”.
- 35 “1-time payment” will have been pre-selected as the “Frequency”. Leave this as the frequency.
- 36 The amount of the clothes “\$141.25” will be pre-filled as the “Amount”.
- 37 Click in the box below “Date of payment” and a calendar will be displayed. Select the day after the first date on which the bank balance will not fall below \$141.25. Then click “save”.
- 38 Review the cash flow forecast again to make sure the bank balance will remain above \$0 after the scheduled date for purchasing the clothes.





Assign Expenses as being Essential or Discretionary Spending

- 1 Click on the arrow beside “Income/Expense management” and select “Essential/Discretionary expenses”.
- 2 Assign the “Fun with friends” expense as being a discretionary expense.
- 3 The bike is a form of transportation. Assign it as being an essential expense.
- 4 Clothes are a necessity. Assign clothes as being an essential expense.



Understanding Spending

- 1 Review the income and expense information on the Overview screen.
- 2 As the Overview screen is reviewed, keep in mind that all of the items on the wish list have been purchased.
- 3 Some money is being spent on things that are needed and some is being spent on things that are wanted.
- 4 There is a surplus, which means the person is planning to spend less than what will be earned.
- 5 Review the “Cash flow forecast”. Note the impact on the bank balance as money flows into and out of the account. Note how the money saved is used in the future.



Edit & Delete Income Entries

Income entries can be deleted.

All information related to income entries can be changed:

- Reference name
- Frequency
- Amount
- Dates as well as days of the week or month

Steps to edit the income information or to delete an income entry are as follows:

- 1 Click on the arrow in “Income/Expense management” menu and select “Income list”.
- 2 To delete an income entry, click the “delete” that is beside the income entry you want to delete. You will be prompted to confirm you want the income entry deleted. If you have decided not to delete the income entry or you selected it in error, click “cancel” and the income entry will not be deleted. Otherwise, click “Confirm” to have the income entry deleted.
- 3 To edit the income entry, click the “edit” that is beside the income entry on the “Income list” that you want to edit and the “Edit an income” screen will be displayed.
- 4 To change the reference name, delete the name that is entered in the reference name box and enter another name.
- 5 To change the frequency, click on the arrow in the “Frequency” box, select the frequency you want to use and change the payment/billing information as needed.
- 6 To change the amount, click in the “Amount” box and enter the new amount.
- 7 If the “customized payment amounts” box is selected and you want to change the amount of a customized payment, click “edit billing” to have the series of dated entry boxes displayed. Click on the dated box for which the amount is to be changed and change the amount.





Edit & Delete Income Entries

- 8 If the “Frequency” is to stay the same but the billing information needs to be changed, click “edit billing” to change the billing information. For example, if the frequency is “Weekly” but the day of the week for the payment has changed, click “edit billing”, select the day of the week to be used and select a new start date based on the day of the week selected.
- 9 After entering the new information, click on the “Save Update” button located at the bottom of the screen. If you decide you want to retain the original income entry instead, click “Cancel”.





Edit & Delete Expense Entries

Expense entries can be deleted.

All information related to expense entries can be changed:

- Reference name
- Category
- Frequency
- Amount
- Dates as well as days of the week or month

Steps to edit the expense information or to delete an expense entry are as follows:

- 1 Click on the arrow in “Income/Expense management” menu and select “Expense list”.
- 2 Click the arrow to the left of the category where the expense is located that you want to edit or delete and the list of expenses in that category will be displayed.
- 3 To delete an expense entry, click the “delete” that is beside the expense entry you want to delete. You will be prompted to confirm you want the expense entry deleted. If you have decided not to delete the expense entry or you selected it in error, click “cancel” and the expense entry will not be deleted. Otherwise, click “Confirm” to have the expense entry deleted.
- 4 To edit the expense entry, click the “edit” that is beside the expense entry on the “Expense list” that you want to edit and the “Edit an expense” screen will be displayed.
- 5 To change the reference name, delete the name that is entered in the reference name box and enter another name.
- 6 To change the category, delete the name that is entered and enter another name.
- 7 To change the frequency, click on the arrow in the “Frequency” box, select the frequency you want to use and change the payment/billing information as needed.
- 8 To change the amount, click in the “Amount” box and enter the new amount.





Edit & Delete Expense Entries

- 9 If the “customized payment amounts” box is selected and you want to change the amount of a customized payment, click “edit billing” to have the series of dated entry boxes displayed. Click on the dated box for which the amount is to be changed and change the amount.
- 10 If the “Frequency” is to stay the same but the billing information needs to be changed, click “edit billing” to change the billing information. For example, if the frequency is “Weekly” but the day of the week for the payment has changed, click “edit billing”, select the day of the week to be used and select a new start date based on the day of the week selected.
- 11 After entering the new information, click on the “Save update” button located at the bottom of the screen. If you decide you want to retain the original expense entry instead, click “Cancel”.





Changing the File Name

- 1 Open the budget file that is to be renamed by clicking on it from the dashboard.
- 2 Click “edit and share file details” which is displayed at the bottom of every screen within a budget file.
- 3 Click inside the box beside “Name” and type in the new name for the file.
- 4 Click “update”.



Screen Captures for Create a Budget File & Add Incomes



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Personal Business

How to use this information for Personal Budgeting:

- eliminate debt
- plan for retirement
- plan major purchase
- save money

Using this app effectively

using this app effectively

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Create File

Name: Lifestyle Budget

Create file Cancel

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Lifestyle Budg...

Overview Income / Expense management Reports Wish list

Add an income

Income list

Add an expense

Expense list

Essential/Discretionary expenses

Select expenses to add

Edit selection list

Enter expenses selected

A-Z Strategy for Personal Home Budgeting Files

Eliminate Debt Plan For Retirement Plan For Major Purchase Save Money

View Date From 2023-02-21 To 2024-02-28

Lifestyle Budget: edit and share file details

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Lifestyle Budg...

Overview Income / Expense management Reports Wish list

Add an income

* Reference name: Allowance

Frequency: Weekly

Amount: 10

customized payment amount
 calculate using spreadsheet

s m t w t f s

* Start payments: 03/03/2023

* Stop payments: Never

Customize payments

Display from: 2023-02-26 To: 2025-02-25

To customize an amount, click on the box and type in the custom payment amount.

Mar 3 2023	Mar 10 2023	Mar 17 2023	Mar 24 2023	Mar 31 2023	Apr 7 2023	Apr 14 2023
10	10	10	10	10	10	10
Apr 21 2023	Apr 28 2023	May 5 2023	May 12 2023	May 19 2023	May 26 2023	Jun 2 2023
10	10	10	10	10	10	10
Jun 9 2023	Jun 16 2023	Jun 23 2023	Jun 30 2023	Jul 7 2023	Jul 14 2023	Jul 21 2023
10	10	10	10	10	10	10
Jul 28 2023	Aug 4 2023	Aug 11 2023	Aug 18 2023	Aug 25 2023	Sep 1 2023	Sep 8 2023
10	10	10	10	10	10	10
Sep 15 2023	Sep 22 2023	Sep 29 2023	Oct 6 2023	Oct 13 2023	Oct 20 2023	Oct 27 2023
10	10	10	10	10	10	10
Nov 3 2023	Nov 10 2023	Nov 17 2023	Nov 24 2023	Dec 1 2023	Dec 8 2023	Dec 15 2023
10	10	10	10	10	10	10
Dec 22 2023	Dec 29 2023	Jan 5 2024	Jan 12 2024	Jan 19 2024	Jan 26 2024	Feb 2 2024
10	10	10	10	10	10	10
Feb 9 2024	Feb 16 2024	Feb 23 2024	Mar 1 2024			
10	10	10	10			

Notes:

* required field

Save Save and add another Cancel

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Lifestyle Budg...

Overview Income / Expense management Reports Wish list

Income list

Add an income

Allowance

Weekly (7-days) starting on March 03, 2023 (payments never end) \$10.00

* Amount(s) customized for this income. Amount displayed is default amount entered. Review amount(s) regularly to ensure reports accurately reflect planned income.

Lifestyle Budget: edit and share file details



Screen Captures for Create a Budget File & Add Incomes



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Lifestyle Budget

Overview Income / Expense management Reports Wish list

Add an income

* Reference name: Chores for Neighbour

Frequency: Twice a month

Amount: 20

customized payment amounts
 calculate using spreadsheet

* Payment #1:
On the 1st day of the month

* Payment #2:
On the Second Saturday of the month

* Payment #3:
On the last Saturday of the month

* Start payments:
last Saturday March 2023

* Stop payments:
Never

Customize payments

Display from 2023-02-26 to 2023-02-25

To customize an amount, click on the box and type in the custom payment amount.

Mar 11 2023	Mar 25 2023	Apr 8 2023	Apr 29 2023	May 13 2023	May 27 2023	Jun 10 2023
20	20	20	20	20	20	20
Jun 24 2023	Jul 8 2023	Jul 29 2023	Aug 12 2023	Aug 26 2023	Sep 9 2023	Sep 30 2023
20	20	20	20	20	20	20
Oct 14 2023	Oct 28 2023	Nov 11 2023	Nov 25 2023	Dec 9 2023	Dec 30 2023	Jan 13 2024
20	20	20	20	20	20	20
Jan 27 2024	Feb 10 2024	Feb 24 2024				
20	20	20				

Notes: notes

* required field

Save Save and add another Cancel

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Lifestyle Budget

Overview Income / Expense management Reports Wish list

Add an income

* Reference name: Gifts

Frequency: Annually

Amount: 200

Every 1 year(s)

calculate using spreadsheet

* Start payments:
31/12/2023

* Stop payments:
Never

Notes: notes

* required field

Save Save and add another Cancel

Lifestyle Budget edit and share file details

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Lifestyle Budget

Overview Income / Expense management Reports Wish list

Income list

Add an income

Allowance	Weekly (Friday) starting on March 03, 2023 (payments never end)	edit delete	\$10.00 *
Chores for Neighbour	Twice a month (second Saturday and last Saturday) starting on March 25, 2023 (payments never end)	edit delete	\$20.00 *
Gifts	Annually (Sunday December 31, 2023)	edit delete	\$200.00 *

* Amount(s) customized for this income. Amount displayed is default amount entered. Review amount(s) regularly to ensure reports accurately reflect planned income.

Lifestyle Budget edit and share file details

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Lifestyle Budget

Overview Income / Expense management Reports Wish list

Income list

Add an income

Allowance	Weekly (Friday) starting on March 03, 2023 (payments never end)	edit delete	\$10.00 *
Chores for Neighbour	Twice a month (second Saturday and last Saturday) starting on March 25, 2023 (payments never end)	edit delete	\$20.00 *

* Amount(s) customized for this income. Amount displayed is default amount entered. Review amount(s) regularly to ensure reports accurately reflect planned income.

Lifestyle Budget edit and share file details



Screen Captures for Create a Wish List



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Lifestyle Budg...
Overview Income / Expense management Reports **Wish list**

Income list

Add an Income

Allowance	Weekly (Friday) starting on March 03, 2023 (payments never end)	edit delete	\$10.00
Chores for Neighbours	Twice a month (second Saturday and last Saturday) starting on March 28, 2023 (payments never end)	edit delete	\$20.00
Gifts	Annually (Sunday December 31, 2023)	edit delete	\$200.00

* Amount(s) customized for this income. Amount displayed is default amount entered. Review amount(s) regularly to ensure reports accurately reflect planned income.

Lifestyle Budget edit and share file details

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Lifestyle Budg...
Overview Income / Expense management Reports Wish list

Wish list

Future spending priorities/considerations:

Bike	comments	169.50	as expense + -
Clothes	comments	141.25	as expense + -
Shoes	comments	113	as expense + -

Save cancel

Lifestyle Budget edit and share file details

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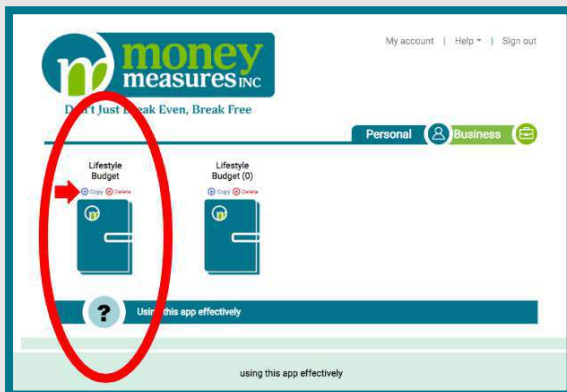
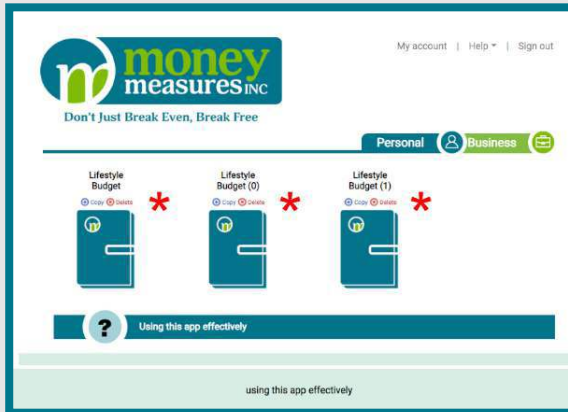
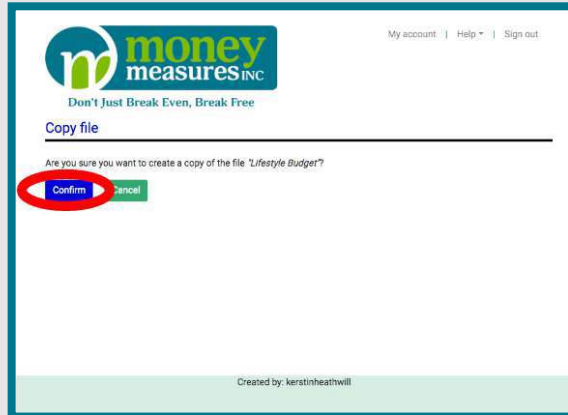
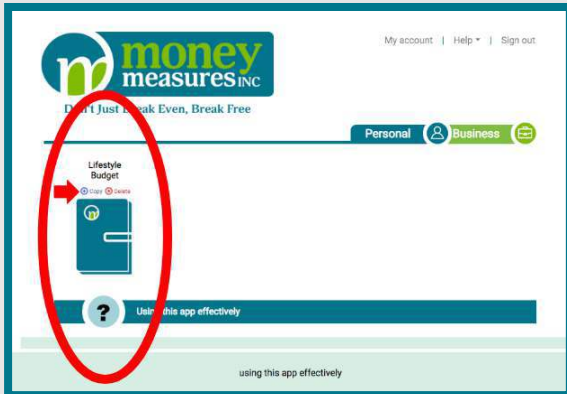
Lifestyle Budg...
Overview Income / Expense management Reports Wish list

Expense list

Note: To be taken to the main dashboard, click on the Money Measures logo in the top left of a



Screen Captures for Copy a Budget File



Screen Captures for Understanding Income



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Lifestyle Budg... Lifestyle Budg... Lifestyle Budg... @

Overview Income / Expense management Reports Wish list

February 27, 2023 to February 27, 2023

Select expenses to add Add an edit

Income: \$1,180.00
Expenses:
Essential: \$0.00
Discretionary: \$0.00
Unassigned: \$0.00
Surplus/Deficit: \$1,180.00

Essential/Discretionary expenses
Cash flow forecast

Checklist
Weekly
Monthly
Annual

Expenses by Category

expenses entered as
\$1,180.00 for the
month of
2023

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Don't Just Break Even, Break Free

My account | Help | Sign out

Lifestyle Budg... Lifestyle Budg... Lifestyle Budg... @

Overview Income / Expense management Reports Wish list

check weekly monthly annual cashflow

Weekly

Note: This report factors in the amount(s) entered for each expense and income. Recurring and customized amounts should be reviewed regularly to ensure accuracy of the amounts and this report.

(real-time forecast)

February 27 - March 5, 2023

Feb 3	Allowance	10.00
	Surplus/Deficit	10.00

Lifestyle Budget (0) edit and share file details

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Don't Just Break Even, Break Free

My account | Help | Sign out

Lifestyle Budg... Lifestyle Budg... Lifestyle Budg... @

Overview Income / Expense management Reports Wish list

checklist monthly annual cashflow

Checklist Go to: February 2023

February 2023

There are no expenses for this month.

March 2023

3	Allowance	Weekly	10.00
10	Allowance	Weekly	10.00
17	Allowance	Weekly	10.00
24	Allowance	Weekly	10.00
31	Allowance	Weekly	10.00
31	Chores for neighbours	Take a receipt	30.00

April 2023

7	Allowance	Weekly	10.00
8	Chores for neighbours	Take a receipt	30.00
14	Allowance	Weekly	10.00
21	Allowance	Weekly	10.00
28	Allowance	Weekly	10.00
29	Chores for neighbours	Take a receipt	30.00

May 2023

5	Allowance	Weekly	10.00
12	Allowance	Weekly	10.00
13	Chores for neighbours	Take a receipt	30.00
19	Allowance	Weekly	10.00
26	Allowance	Weekly	10.00
27	Chores for neighbours	Take a receipt	30.00

June 2023

2	Allowance	Weekly	10.00
9	Allowance	Weekly	10.00
10	Chores for neighbours	Take a receipt	30.00
16	Allowance	Weekly	10.00
23	Allowance	Weekly	10.00
24	Chores for neighbours	Take a receipt	30.00



Screen Captures for Understanding Income



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Don't Just Break Even, Break Free

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Lifestyle Budget... Lifestyle Budget... Lifestyle Budget... @

Overview Income / Expense management Reports Wish list

checklist only **monthly** art. cashflow

Monthly

Note: This report factors in the amount(s) entered for each expense and income. Accounting and customized amounts should be reviewed regularly to assure accuracy of the amounts and this report.

(real time forecast)
update
Feb 27, 2023 to Feb 26, 2024

	Income	Expense	Surplus/Deficit
February 27 - 28, 2023	0.00	0.00	0.00
March 2023	70.00	0.00	70.00
April 2023	80.00	0.00	80.00
May 2023	80.00	0.00	80.00
June 2023	90.00	0.00	90.00
July 2023	80.00	0.00	80.00
August 2023	80.00	0.00	80.00
September 2023	90.00	0.00	90.00
October 2023	80.00	0.00	80.00
November 2023	80.00	0.00	80.00
December 2023	290.00	0.00	290.00
January 2024	80.00	0.00	80.00
February 1 - 26, 2024	80.00	0.00	80.00
Report Total	1,580.00	0.00	1,580.00

How year?

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Lifestyle Budget... Lifestyle Budget... Lifestyle Budget... @

Overview Income / Expense management Reports Wish list

checklist weekly monthly **quarterly**

Cash flow forecast

Note: This report factors in the amount(s) entered for each expense and income. Accounting and customized amounts should be reviewed regularly to assure accuracy of the amounts and this report.

(real time forecast)
Feb 27, 2023 to Mar 03, 2024

Forecasted Surplus/Deficit Forecasted Bank Balance
(+ Extra bank balance)

RTS: There are no entries for this month.

MAR:

3	Allowance	+ 10.00	10.00
10	Allowance	+ 10.00	20.00
17	Allowance	+ 10.00	30.00
24	Allowance	+ 10.00	40.00
31	Close for Neighbours	+ 20.00	60.00
31	Allowance	+ 10.00	70.00

APR:

7	Allowance	+ 10.00	80.00
8	Close for Neighbours	+ 20.00	100.00
14	Allowance	+ 10.00	110.00
21	Allowance	+ 10.00	120.00
28	Allowance	+ 10.00	130.00
28	Close for Neighbours	+ 20.00	150.00
28	Allowance	+ 10.00	160.00

MAY:

5	Allowance	+ 10.00	170.00
12	Allowance	+ 10.00	180.00
19	Close for Neighbours	+ 20.00	200.00
26	Allowance	+ 10.00	210.00
31	Close for Neighbours	+ 20.00	230.00

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Lifestyle Budget... Lifestyle Budget... Lifestyle Budget... @

Overview Income / Expense management Reports Wish list

checklist weekly monthly **annual** cashflow

Annual

Note: This report factors in the amount(s) entered for each expense and income. Accounting and customized amounts should be reviewed regularly to assure accuracy of the amounts and this report.

Income and Expense Forecast
Feb 27, 2023 to Feb 26, 2024

	Income	Expense	Surplus/Deficit
Income			
Allowance	1,580.00		1,580.00
Close for Neighbours	400.00		400.00
RTS	200.00		200.00
TOTAL INCOME:	2,180.00		2,180.00
Expenses			
TOTAL EXPENSES:		50.00	-50.00
SURPLUS/DEFICIT:			\$1,180.00

View Date From: 2023-02-27 To: 2024-02-26 Go

Lifestyle Budget (0) edit and check the details

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Lifestyle Budget... Lifestyle Budget... Lifestyle Budget... @

Overview Income / Expense management Reports Wish list

checklist weekly monthly **quarterly** cashflow

Cash flow forecast

Note: This report factors in the amount(s) entered for each expense and income. Accounting and customized amounts should be reviewed regularly to assure accuracy of the amounts and this report.

(real time forecast)
Feb 27, 2023 to Mar 03, 2024

Forecasted Surplus/Deficit Forecasted Bank Balance
(+ Extra bank balance)

RTS: There are no entries for this month.

MAR:

3	Allowance	+ 10.00	10.00
10	Allowance	+ 10.00	20.00
17	Allowance	+ 10.00	30.00
24	Allowance	+ 10.00	40.00
31	Close for Neighbours	+ 20.00	60.00
31	Allowance	+ 10.00	70.00

APR:

7	Allowance	+ 10.00	80.00
8	Close for Neighbours	+ 20.00	100.00
14	Allowance	+ 10.00	110.00
21	Allowance	+ 10.00	120.00
28	Allowance	+ 10.00	130.00
28	Close for Neighbours	+ 20.00	150.00
28	Allowance	+ 10.00	160.00

MAY:

5	Allowance	+ 10.00	170.00
12	Allowance	+ 10.00	180.00
19	Close for Neighbours	+ 20.00	200.00
26	Allowance	+ 10.00	210.00
31	Close for Neighbours	+ 20.00	230.00



Screen Captures for Understanding Income



Update starting bank balance

Before proceeding with doing a cash flow forecast, ensure there is an income entry for any funds deposited that have a hold on them. The entry should be dated for the date the funds will be available.

If there are no funds deposited that have a hold on them or once you have added an entry for funds deposited that are on hold, enter the current bank balance. If there are cheques that have been written but not yet cashed, subtract the total amount of the uncashed cheques from the bank balance.

After entering the bank balance, view the real time cash flow forecast based on the income and expenses entered, which includes the projected bank balance with each transaction of money coming into and out of the bank account.

Enter current bank balance as of today:

I don't know my current balance. Use 0 for now.

Save
Cancel

Note: This report factors in the amount(s) entered for each expense and income. Recurring and customized amounts should be reviewed regularly to ensure accuracy of the amounts and this report.

(real-time forecast)
Feb 27, 2023 to Mar 03, 2024

Forecasted Surplus/Deficit Forecasted Bank Balance
[show bank balance](#)

FEB There are no entries for this month.

My account | Help | Sign out

Don't Just Break Even, Break Free

Lifestyle Burp...
Lifestyle Burp...
Lifestyle Burp...

Overview
Income / Expense management
Reports
Wish list

checklist
weekly
monthly
annual
cash flow

Cash flow forecast

Note: This report factors in the amount(s) entered for each expense and income. Recurring and customized amounts should be reviewed regularly to ensure accuracy of the amounts and this report.

(real-time forecast)

Feb 27, 2023 opening bank balance: reply

Mar 03, 2024 closing balance forecasted: \$1,200.00

Forecasted Surplus/Deficit
Forecasted Bank Balance

		Forecasted Surplus/Deficit	Forecasted Bank Balance
<small>FEB There are no entries for this month.</small>			
MAR			
3	Allowance	+10.00	10.00
10	Allowance	+10.00	20.00
17	Allowance	+10.00	30.00
24	Allowance	+10.00	40.00
25	Chores for neighbours	+20.00	60.00
31	Allowance	+10.00	70.00
APR			
7	Allowance	+10.00	80.00
8	Chores for neighbours	+20.00	100.00
14	Allowance	+10.00	110.00
21	Allowance	+10.00	120.00
28	Allowance	+10.00	130.00
29	Chores for neighbours	+20.00	150.00
MAY			
6	Allowance	+10.00	160.00
13	Allowance	+10.00	170.00
20	Chores for neighbours	+20.00	190.00
27	Allowance	+10.00	200.00
3	Allowance	+10.00	210.00
10	Allowance	+10.00	220.00
17	Chores for neighbours	+20.00	240.00
JUN			
4	Allowance	+10.00	250.00
11	Allowance	+10.00	260.00
18	Chores for neighbours	+20.00	280.00
25	Allowance	+10.00	290.00
2	Chores for neighbours	+20.00	310.00
9	Allowance	+10.00	320.00
16	Allowance	+10.00	330.00
23	Chores for neighbours	+20.00	350.00
30	Allowance	+10.00	360.00
JUL			
7	Allowance	+10.00	370.00
14	Chores for neighbours	+20.00	390.00



Screen Captures for Add Expenses



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My account | Help | Sign out

Lifestyle Budg... Lifestyle Budg... Lifestyle Budg... Ⓞ

Overview Income / Expense management Reports Wish list

Add an income list
Add an expense
Expense list

Select expenses to add
Edit selection list
Enter expenses selected

Expenses by Category

money measures INC
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My account | Help | Sign out

Lifestyle Budg... Lifestyle Budg... Lifestyle Budg... Ⓞ

Overview Income / Expense management Reports Wish list

Expense list

Select expenses to add

Fun & leisure (1)

Fun with friends - Allowance money
Weekly (Saturday) starting on March 04, 2023 (payments never end) edit delete *\$10.00 *

* Amount(s) customized for this expense. Amount displayed is default amount entered. Review amount(s) regularly to ensure reports accurately reflect planned expenses.

Lifestyle Budget (0) edit and share file details

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My account | Help | Sign out

Lifestyle Budg... Lifestyle Budg... Lifestyle Budg... Ⓞ

Overview Income / Expense management Reports Wish list

Add an expense Ⓞ

* Reference name: Fun with friends - All there is a renewable contract

* Category name: Fun & leisure

Frequency: Weekly pay with credit card

Amount: 10 Customized payment amounts
 Calculate using spreadsheet

* s m t w t f s

* Start billing: 04/03/2023

* Stop billing: Never

Customize payments

Display from 2023-02-27 to 2023-02-26

To customize an amount, click on the box and type in the custom payment amount.

Mar 4 2023	Mar 11 2023	Mar 18 2023	Mar 25 2023	Apr 1 2023	Apr 8 2023	Apr 15 2023
10	10	10	10	10	10	10
Apr 22 2023	Apr 29 2023	May 6 2023	May 13 2023	May 20 2023	May 27 2023	Jun 3 2023
10	10	10	10	10	10	10
Jun 10 2023	Jun 17 2023	Jun 24 2023	Jul 1 2023	Jul 8 2023	Jul 15 2023	Jul 22 2023
10	10	10	10	10	10	10
Jul 29 2023	Aug 5 2023	Aug 12 2023	Aug 19 2023	Aug 26 2023	Sep 2 2023	Sep 9 2023
10	10	10	10	10	10	10
Sep 16 2023	Sep 23 2023	Sep 30 2023	Oct 7 2023	Oct 14 2023	Oct 21 2023	Oct 28 2023
10	10	10	10	10	10	10
Nov 4 2023	Nov 11 2023	Nov 18 2023	Nov 25 2023	Dec 2 2023	Dec 9 2023	Dec 16 2023
10	10	10	10	10	10	10
Dec 23 2023	Dec 30 2023	Jan 6 2024	Jan 13 2024	Jan 20 2024	Jan 27 2024	Feb 3 2024
10	10	10	10	10	10	10
Feb 10 2024	Feb 17 2024	Feb 24 2024	Mar 2 2024			
10	10	10	10			

Notes: notes

* required field

Save and add another Cancel

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My account | Help | Sign out

Lifestyle Budg... Lifestyle Budg... Lifestyle Budg... Ⓞ

Overview Income / Expense management Reports Wish list

Expense list

Add an income list
Add an expense
Expense list

Select expenses to add
Edit selection list
Enter expenses selected

Lifestyle Budget (0) edit and share file details



Screen Captures for Add Expense



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Lifestyle Budget... Lifestyle Budget... Lifestyle Budget...

Overview Income / Expense management Reports Wish list

Add an expense

* Reference name: Fun with friends - Ch there is a renewable contract

* Category name: Fun & leisure

Frequency: Twice a month pay with credit card

Amount: 20 customized payment amounts calculate using spreadsheet

* Payment #1:
 On the 1st day of the month
 On the Second Saturday of the month

* Payment #2:
 On the last Saturday of the month

* Start billing: last Saturday March 2023

* Stop billing: Never

Customize payments

Display from 2023-02-27 to 2023-02-26

To customize an amount, click on the box and type in the custom payment amount.

Mar 11 2023	Mar 25 2023	Apr 8 2023	Apr 29 2023	May 13 2023	May 27 2023	Jun 10 2023
20	20	20	20	20	20	20
Jul 24 2023	Jul 8 2023	Jul 29 2023	Aug 12 2023	Aug 26 2023	Sep 9 2023	Sep 30 2023
20	20	20	20	20	20	20
Oct 14 2023	Oct 28 2023	Nov 11 2023	Nov 25 2023	Dec 9 2023	Dec 30 2023	Jan 13 2024
20	20	20	20	20	20	20
Jan 27 2024	Feb 10 2024	Feb 24 2024				
20	20	20				

Notes: notes

* required field

Save Save and add another Cancel

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Lifestyle Budget... Lifestyle Budget... Lifestyle Budget...

Overview Income / Expense management Reports Wish list

Expense list

Add an expense

Income list

Fun & leisure (2)

Fun with friends - Allowance money edit delete *\$10.00

Fun with friends - Chores for neighbours' money edit delete *\$20.00

Fun with friends - Gifts money edit delete *\$20.00

Select expenses to add

Edit selection list

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My account | Help | Sign out

Lifestyle Budget... Lifestyle Budget... Lifestyle Budget...

Overview Income / Expense management Reports Wish list

Add an expense

* Reference name: Fun with friends - G there is a renewable contract

* Category name: Fun & leisure

Frequency: Annually pay with credit card

Amount: 200 Every 1 year(s) calculate using spreadsheet

* Start billing: 01/01/2024

* Stop billing: Never

Notes: notes

* required field

Save Save and add another Cancel

Lifestyle Budget (0) edit and share file details

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Lifestyle Budget... Lifestyle Budget... Lifestyle Budget...

Overview Income / Expense management Reports Wish list

Expense list

Select expenses to add

Fun & leisure (2)

Fun with friends - Allowance money edit delete *\$10.00 *

Fun with friends - Chores for neighbours' money edit delete *\$20.00 *

Fun with friends - Gifts money edit delete *\$20.00 *

* Amount(s) customized for this expense. Amount displayed is default amount entered. Review amount(s) regularly to ensure reports accurately reflect planned expenses.

Lifestyle Budget (0) edit and share file details

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Lifestyle Budget... Lifestyle Budget... Lifestyle Budget...

Overview Income / Expense management Reports Wish list

Expense list

Select expenses to add

Fun & leisure (3)

Fun with friends - Allowance money edit delete *\$10.00 *

Fun with friends - Chores for neighbours' money edit delete *\$20.00 *

Fun with friends - Gifts money edit delete *\$20.00 *



Screen Captures for Assign Expenses as being Essential or Discretionary Spending



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Overview | Income / Expense management | Reports | Wish list

Expense list

- Add an income
- Income list
- Fun expense
- Essential/Discretionary expenses**
- Select expenses to add
- Edit selection
- Enter expenses selected

* Amount(s) customize
ensure reports accurately reflect planned expenses.

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Overview | Income / Expense management | Reports | Wish list

Essential/Discretionary expenses

Assign expenses as essential or discretionary:

Category Name	Reference name	Unassigned	Essential	Discretionary
Fun & leisure	Fun with friends - Allowance money	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
	Fun with friends - Chores for neighbours' money	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
	Fun with friends - Gifts money	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Save Cancel



Screen Captures for Understanding Spending



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Overview | Income / Expense management | Reports | Wish list

February 27, 2023 to February 26, 2024

Income:	\$1,180.00
Expenses:	
Essential:	\$0.00
Discretionary:	\$1,180.00
Unassigned:	\$0.00
Surplus/Deficit:	\$0.00

Expenses by Category

A-Z Strategy for Personal Home Budgeting Files

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Overview | Income / Expense management | Reports | Wish list

Cash flow forecast

(real-time forecast)
Feb 27, 2023 to Mar 03, 2024

PTS	Forecasted Surplus/Deficit	Forecasted Bank Balance
MAR:		
3	10.00	10.00
4	10.00	0.00
10	10.00	0.00
11	10.00	0.00
17	10.00	0.00
18	10.00	0.00
24	10.00	0.00
23	10.00	0.00
23	(20.00)	0.00
33	0.00	0.00
35	10.00	10.00
APR:		
1	0.00	0.00
7	10.00	10.00
8	10.00	0.00
8	(20.00)	0.00
9	0.00	0.00
14	10.00	10.00
15	0.00	0.00
21	10.00	10.00
22	10.00	0.00
28	10.00	0.00
28	10.00	10.00

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Overview | Income / Expense management | Reports | Wish list

February 27, 2023 to February 26, 2024

Income:	\$1,180.00
Expenses:	
Essential:	\$0.00
Discretionary:	\$1,180.00
Unassigned:	\$0.00
Surplus/Deficit:	\$0.00

Essential/Discretionary expenses

Cash flow forecast

Expenses by Category

A-Z Strategy for Personal Home Budgeting Files

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Overview | Income / Expense management | Reports | Wish list

Cash flow forecast

(real-time forecast)
Feb 27, 2023 to Mar 03, 2024

PTS	Forecasted Surplus/Deficit	Forecasted Bank Balance
MAR:		
3	10.00	10.00
4	10.00	0.00
10	10.00	0.00
11	10.00	0.00
17	10.00	0.00
18	10.00	0.00
24	10.00	0.00
23	10.00	0.00
23	(20.00)	0.00
33	0.00	0.00



Screen Captures for Saving Money & Prioritizing Spending



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Personal Business

Lifestyle Budget Lifestyle Budget (0) Lifestyle Budget (1)

Using this app effectively

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Lifestyle Budget Lifestyle Budget Lifestyle Budget

Overview Income / Expense management Reports Wish list

Add an income
Add an expense
Expense list

Select expenses to add
Edit selection list
Enter expenses selected

Expenses by Category

A-Z Strategy for Personal Home Budgeting Files

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Lifestyle Budget Lifestyle Budget Lifestyle Budget

Overview Income / Expense management Reports Wish list

Add an expense

* Reference name: Fun with Friends - All
* Category name: Fun & leisure
Frequency: Weekly
Amount: 10
Start billing: 04/03/2023
Stop billing: Never

Customize payments
Display from: 2023-02-27 to 2023-02-26

Mar 4 2023	Mar 11 2023	Mar 18 2023	Mar 25 2023	Apr 1 2023	Apr 8 2023	Apr 15 2023
10	10	10	10	10	10	10
Apr 22 2023	Apr 29 2023	May 6 2023	May 13 2023	May 20 2023	May 27 2023	Jun 3 2023
10	10	10	10	10	10	10
Jun 10 2023	Jun 17 2023	Jun 24 2023	Jul 1 2023	Jul 8 2023	Jul 15 2023	Jul 22 2023
10	10	10	10	10	10	10
Jul 29 2023	Aug 5 2023	Aug 12 2023	Aug 19 2023	Aug 26 2023	Sep 2 2023	Sep 9 2023
10	10	10	10	10	10	10
Sep 16 2023	Sep 23 2023	Sep 30 2023	Oct 7 2023	Oct 14 2023	Oct 21 2023	Oct 28 2023
10	10	10	10	10	10	10
Nov 4 2023	Nov 11 2023	Nov 18 2023	Nov 25 2023	Dec 2 2023	Dec 9 2023	Dec 16 2023
10	10	10	10	10	10	10
Dec 23 2023	Dec 30 2023	Jan 6 2024	Jan 13 2024	Jan 20 2024	Jan 27 2024	Feb 3 2024
10	10	10	10	10	10	10
Feb 10 2024	Feb 17 2024	Feb 24 2024	Mar 2 2024			
10	10	10	10			

Notes: none

Save Save and add another Cancel

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Lifestyle Budget Lifestyle Budget Lifestyle Budget

Overview Income / Expense management Reports Wish list

Expense list

Select expenses to add

Fun & leisure (1)

Fun with friends - Allowance
Weekly (Saturday) starting on March 04, 2023 (payments never end) edit delete *\$10.00 *

* Amount(s) customized for this expense. Amount displayed is default amount entered. Review amount(s) regularly to ensure reports accurately reflect planned expenses.

Lifestyle Budget (1) edit and share file details



Screen Captures for Saving Money & Prioritizing Spending



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Don't Just Break Even, Break Free

Overview Income / Expense management Reports Wish list

Expense list

Fun & leisure (1)

Fun with friends - Allowance

Weekly (Saturday) starting on March 04, 2023 (payments never end)

Essential/Discretionary Expenses

Cash flow forecast

money measures INC

Don't Just Break Even, Break Free

Wish list

Future spending priorities/considerations:

Bike	comments	169.50	Add as expense +
Clothes	comments	141.25	
Shoes	comments	113.00	Add as expense +
reference name	comments	0	

Save Cancel

30	Allowance	+10.00	140.00
JUL			
7	Fun with friends - Allowance	-10.00	150.00
8	Allowance	+10.00	140.00
8	Fun with friends - Allowance	-10.00	140.00
8	Chores for Neighbours	+20.00	160.00
14	Allowance	+10.00	170.00
15	Fun with friends - Allowance	-10.00	160.00
21	Allowance	+10.00	170.00
22	Fun with friends - Allowance	-10.00	160.00
22	Neighbours	+10.00	180.00
29	Fun with friends - Allowance	-10.00	160.00
29	Chores for Neighbours	+20.00	180.00
AUG			
4	Allowance	+10.00	190.00
5	Fun with friends - Allowance	-10.00	180.00
11	Allowance	+10.00	190.00
12	Fun with friends - Allowance	-10.00	180.00
12	Chores for Neighbours	+20.00	200.00
18	Allowance	+10.00	210.00
19	Fun with friends - Allowance	-10.00	200.00
25	Allowance	+10.00	210.00
26	Fun with friends - Allowance	-10.00	200.00
26	Chores for Neighbours	+20.00	220.00

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Add an expense

* Reference name: Bike

* Category name: Other money out

Frequency: 1-time payment

Amount: 169.50

* Date of payment: 01/08/2023

Notes: notes

Save Save and add another Cancel

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Don't Just Break Even, Break Free

Overview Income / Expense management Reports Wish list

Cash flow forecast

(real-time forecast)

Feb 27, 2023 to Mar 03, 2024

MAR	3	Allowance	+10.00	10.00
	4	Fun with friends - Allowance	-10.00	0.00
	10	Allowance	+10.00	10.00
	11	Fun with friends - Allowance	-10.00	0.00
	17	Allowance	+10.00	10.00
	18	Fun with friends - Allowance	-10.00	0.00
	24	Allowance	+10.00	10.00
	23	Fun with friends - Allowance	-10.00	0.00
	25	Chores for Neighbours	+20.00	20.00
	31	Allowance	+10.00	30.00
APR				

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Don't Just Break Even, Break Free

Expense list

Fun & leisure (1)

Other money out (1)

Bike

1-time payment: Tuesday August 01, 2023

Cash flow forecast



Screen Captures for Saving Money & Prioritizing Spending



Month	Date	Description	Amount	Balance
JUL	1	Fun with friends - Allowance	-10.00	160.00
JUL	7	Allowance	+10.00	170.00
JUL	8	Fun with friends - Allowance	-10.00	160.00
JUL	8	Chores for Neighbours	+20.00	180.00
JUL	14	Allowance	+10.00	190.00
JUL	15	Fun with friends - Allowance	-10.00	180.00
JUL	21	Allowance	+10.00	190.00
JUL	22	Fun with friends - Allowance	-10.00	180.00
JUL	28	Allowance	+10.00	190.00
JUL	29	Fun with friends - Allowance	-10.00	180.00
JUL	29	Chores for Neighbours	+20.00	200.00
AUG	1	Bike	-169.50	30.50
AUG	4	Allowance	+10.00	40.50
AUG	5	Fun with friends - Allowance	-10.00	30.50
AUG	11	Allowance	+10.00	40.50
AUG	12	Fun with friends - Allowance	-10.00	30.50
AUG	12	Chores for Neighbours	+20.00	50.50
AUG	18	Allowance	+10.00	60.50
AUG	19	Fun with friends - Allowance	-10.00	50.50
AUG	25	Allowance	+10.00	60.50
AUG	26	Fun with friends - Allowance	-10.00	50.50
AUG	26	Chores for Neighbours	+20.00	70.50
SEP	1	Allowance	+10.00	80.50
SEP	2	Fun with friends - Allowance	-10.00	70.50
SEP	8	Allowance	+10.00	80.50
SEP	9	Fun with friends - Allowance	-10.00	70.50
SEP	9	Chores for Neighbours	+20.00	90.50
SEP	15	Allowance	+10.00	100.50
SEP	16	Fun with friends - Allowance	-10.00	90.50
SEP	22	Allowance	+10.00	100.50
SEP	23	Fun with friends - Allowance	-10.00	90.50
SEP	29	Allowance	+10.00	100.50
SEP	30	Fun with friends - Allowance	-10.00	90.50
SEP	30	Chores for Neighbours	+20.00	110.50
OCT	1	Allowance	+10.00	120.50
OCT	1	Fun with friends - Allowance	-10.00	110.50
OCT	13	Allowance	+10.00	120.50
OCT	14	Fun with friends - Allowance	-10.00	110.50
OCT	14	Chores for Neighbours	+20.00	130.50
OCT	20	Allowance	+10.00	140.50
OCT	21	Fun with friends - Allowance	-10.00	130.50
OCT	27	Allowance	+10.00	140.50
OCT	29	Fun with friends - Allowance	-10.00	130.50
OCT	29	Chores for Neighbours	+20.00	150.50
NOV	1	Allowance	+10.00	160.50
NOV	3	Allowance	+10.00	170.50
NOV	4	Fun with friends - Allowance	-10.00	160.50

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Wish list

Future spending priorities/considerations:

Clothes	comments	141.25	+ -
Shoes	comments	113.00	+ -
reference name	comments	0	+ -

Save Cancel

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Add an expense @

* Reference name: Shoes

* Category name: Other money out

Frequency: 1-time payment

Amount: 113.00

* Date of payment: 04/11/2023

Notes: notes

Save Save and add another Cancel

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Cash flow forecast

(real time forecast)

Feb 27, 2023 to Mar 03, 2024

Month	Date	Description	Amount	Balance
MAR	3	Allowance	+10.00	10.00
MAR	4	Fun with friends - Allowance	-10.00	0.00
MAR	10	Allowance	+10.00	10.00
MAR	11	Fun with friends - Allowance	-10.00	0.00
MAR	17	Allowance	+10.00	10.00
MAR	18	Fun with friends - Allowance	-10.00	0.00
MAR	24	Allowance	+10.00	10.00
MAR	23	Fun with friends - Allowance	-10.00	0.00
MAR	25	Chores for Neighbours	+20.00	20.00
MAR	31	Allowance	+10.00	30.00

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Expense list

- Fun & leisure (1)
- Other money out (2)

Essential/Discretionary expenses

Cash flow forecast



Screen Captures for Saving Money & Prioritizing Spending



Month	Date	Description	Amount	Balance
OCT				
	6	Allowance	+10.00	
	7	Fun with friends - Allowance	-10.00	
	13	Allowance	+10.00	
	14	Fun with friends - Allowance	-10.00	
	14	Chores for Neighbours	+20.00	
	20	Allowance	+10.00	
	21	Fun with friends - Allowance	-10.00	
	27	Allowance	+10.00	
	28	Fun with friends - Allowance	-10.00	
	28	Chores for Neighbours	+20.00	
				100.50
NOV				
	3	Allowance	+10.00	
	4	Fun with friends - Allowance	-10.00	
	10	Allowance	+10.00	
	11	Fun with friends - Allowance	-10.00	
	11	Chores for Neighbours	+20.00	
	17	Allowance	+10.00	
	18	Fun with friends - Allowance	-10.00	
	24	Allowance	+10.00	
	28	Fun with friends - Allowance	-10.00	
	28	Chores for Neighbours	+20.00	
DEC				
	1	Allowance	+10.00	
	2	Fun with friends - Allowance	-10.00	
	8	Allowance	+10.00	
	9	Fun with friends - Allowance	-10.00	
	9	Chores for Neighbours	+20.00	
	15	Allowance	+10.00	
	16	Fun with friends - Allowance	-10.00	
	22	Allowance	+10.00	
	23	Fun with friends - Allowance	-10.00	
	29	Allowance	+10.00	
	30	Fun with friends - Allowance	-10.00	
	30	Chores for Neighbours	+20.00	
	31	Gift	+200.00	
				297.50

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Don't Just Break Even, Break Free

Overview | Income / Expense management | Reports | Wish list

Wish list

Future spending priorities/considerations:

Clothes	comments	141.25	Add as expense +
reference name	comments	0	-

Save Cancel

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Overview | Income / Expense management | Reports | Wish list

Add an expense @

* Reference name: Clothes there is a renewable contract

* Category name: Other money out

Frequency: 1-time payment

Amount: 141.25 calculate using spreadsheet

* Date of payment: 05/01/2024

Notes: notes

* required field

Save Save and add another Cancel

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Don't Just Break Even, Break Free

Overview | Income / Expense management | Reports | Wish list

Cash flow forecast

Note: This report factors in the amount(s) entered for each expense and income. Recurring and customized amounts should be reviewed regularly to ensure accuracy of the amounts and this report.

(real-time forecast)

Feb 27, 2023 to Mar 03, 2024

Month	Description	Forecasted Surplus/Deficit	Forecasted Bank Balance
FEB			
	There are no entries for this month.		
MAR			
	3 Allowance	+10.00	10.00
	4 Fun with friends - Allowance	-10.00	0.00
	10 Allowance	+10.00	10.00
	11 Fun with friends - Allowance	-10.00	0.00
	17 Allowance	+10.00	10.00
	18 Fun with friends - Allowance	-10.00	0.00
	24 Allowance	+10.00	10.00
	28 Fun with friends - Allowance	-10.00	0.00
	28 Chores for Neighbours	+20.00	20.00
	31 Allowance	+10.00	30.00
APR			



Screen Captures for Saving Money & Prioritizing Spending



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Lifestyle Budget... Lifestyle Budget... Lifestyle Budget...

Overview | Income / Expense management | Reports | Wish list

Expense list

Select expenses to add

- Fun & leisure (1)
- Other money out (3)

Checklist
 Weekly
 Monthly
 Annual
 Essential/Discretionary expense
 Cash flow forecast

Bike
 1-time payment: Tuesday August 01, 2023

Clothes
 1-time payment: Friday January 05, 2024 \$141.25

Shoes
 1-time payment: Saturday November 04, 2023 \$113.00

* Amount(s) customized for this expense. Amount displayed is default amount entered. Review amount(s) regularly to ensure reports accurately reflect planned expenses.

Lifestyle Budget (*) edit and share file details

DEC			
1	Allowance	+10.00	67.50
2	Fun with friends - Allowance	-10.00	57.50
8	Allowance	+10.00	67.50
9	Fun with friends - Allowance	-10.00	57.50
9	Chores for Neighbours	+20.00	77.50
15	Allowance	+10.00	87.50
16	Fun with friends - Allowance	-10.00	77.50
22	Allowance	+10.00	87.50
23	Fun with friends - Allowance	-10.00	77.50
29	Allowance	+10.00	87.50
30	Fun with friends - Allowance	-10.00	77.50
30	Chores for Neighbours	+20.00	97.50
31	Gifts	+200.00	297.50
JAN 2024			
5	Clothes	-141.25	156.25
5	Allowance	+10.00	166.25
6	Fun with friends - Allowance	-10.00	156.25
12	Allowance	+10.00	166.25
13	Fun with friends - Allowance	-10.00	156.25
13	Chores for Neighbours	+20.00	176.25
19	Allowance	+10.00	186.25
20	Fun with friends - Allowance	-10.00	176.25
26	Allowance	+10.00	186.25
27	Fun with friends - Allowance	-10.00	176.25
27	Chores for Neighbours	+20.00	196.25



Screen Captures for Assign Expenses as being Essential or Discretionary Spending



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Lifestyle Budget... Lifestyle Budget... Lifestyle Budget...

Overview Income / Expense management Reports Wish list

cashflow forecast weekly monthly annual cashflow

Add an income

Income list

Add an expense

Expense list

Essential/Discretionary expenses \$8,024

Edit selection list

Enter expenses selected

Category Name	Reference name	Unassigned	Essential	Discretionary
Fun & leisure	Fun with friends - Allowance	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Other money out	Bike	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
	Clothes	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
	Shoes	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

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Lifestyle Budget... Lifestyle Budget... Lifestyle Budget...

Overview Income / Expense management Reports Wish list

Essential/Discretionary expenses

Assign expenses as essential or discretionary:

Category Name	Reference name	Unassigned	Essential	Discretionary
Fun & leisure	Fun with friends - Allowance	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Other money out	Bike	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
	Clothes	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
	Shoes	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Save Cancel

Lifestyle Budget (1) edit and share file details



Screen Captures for Understanding Spending



The screenshot displays the Money Measures Inc website interface. At the top left is the logo and tagline "Don't Just Break Even, Break Free". Navigation tabs include "Lifestyle Budg...", "Income / Expense management", "Reports", and "Wish list". The main content area shows a summary for the period "February 27, 2023 to February 26, 2024". A table lists financial metrics, with the "Income" and "Expenses" rows highlighted by a red box. To the right, there is an "Alert" box and a "Debit calculator" link. Below the table is a pie chart titled "Expenses by Category" showing two segments: "Total amount" (55.1%) and "Other money out" (44.9%).

Income:	\$1,180.00
Expenses:	
Essential:	\$423.75
Discretionary:	\$520.00
Unassigned:	\$0.00
Surplus/Deficit:	\$236.25

Expenses by Category

Total amount	55.1%
Other money out	44.9%



Screen Captures for Edit & Delete Income Entries



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Overview **Income / Expense management** Reports Wish list

Add an income 02, 2024

Income list

Expense list
Essential/Discretionary expenses [view detailed statement](#)

Select expenses to add
Edit selection list
Enter expenses selected

Expenses by Category

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Lifestyle Budg... Lifestyle Budg... Lifestyle Budg...

Overview **Income / Expense management** Reports Wish list

Add an income 02, 2024

Income list

Expense list
Essential/Discretionary expenses [view detailed statement](#)

Select expenses to add
Edit selection list
Enter expenses selected

Expenses by Category

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Lifestyle Budg... Lifestyle Budg... Lifestyle Budg...

Overview **Income / Expense management** Reports Wish list

Income list

[Add an income](#)

Allowance Weekly: (Friday) starting on March 03, 2023 (payments never end)	edit delete	*\$10.00
Chores for Neighbours Twice a month: (second Saturday and last Saturday) starting on March 25, 2023 (payments never end)	edit delete	*\$20.00
Gifts Annually: Sunday December 31, 2023	edit delete	\$200.00

* Amount(s) customized for this income. Amount displayed is default amount entered. Review amount(s) regularly to ensure reports accurately reflect planned income.

Lifestyle Budget: [edit and share file details](#)

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Lifestyle Budg... Lifestyle Budg... Lifestyle Budg...

Overview **Income / Expense management** Reports Wish list

Income list

[Add an income](#)

Allowance Weekly: (Friday) starting on March 03, 2023 (payments never end)	edit delete	*\$10.00
Chores for Neighbours Twice a month: (second Saturday and last Saturday) starting on March 25, 2023 (payments never end)	edit delete	*\$20.00
Gifts Annually: Sunday December 31, 2023	edit delete	\$200.00

* Amount(s) customized for this income. Amount displayed is default amount entered. Review amount(s) regularly to ensure reports accurately reflect planned income.

Lifestyle Budget: [edit and share file details](#)

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Lifestyle Budg... Lifestyle Budg... Lifestyle Budg...

Overview **Income / Expense management** Reports Wish list

Delete this Weekly income 'Allowance'?

[Confirm](#) [Cancel](#)

Lifestyle Budget: [edit and share file details](#)

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Lifestyle Budg... Lifestyle Budg... Lifestyle Budg...

Overview **Income / Expense management** Reports Wish list

Edit an income

* Reference name:

Frequency:

Amount:

customized payment amounts
 calculate using spreadsheet

Start billing:
Payments end:
[edit billing](#)

Notes:

* required field

[Save Update](#) [Cancel](#)



Screen Captures for Edit & Delete Expense Entries



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Overview Income / Expense management Reports Wish list

Add an income 02, 2024

Income list

Add an expense

Expense list

Essential/Discretionary expenses

Discretionary

Unassigned:

* Surplus/Deficit:

* real numbers in real time

Recurring and customized

Select expenses to add

Edit selection list

Enter expenses selected

expenses by Category

Alert
Forgotten/Missed expenses?

Debt calculator

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Overview Income / Expense management Reports Wish list

Do you want to delete this Weekly expense "Fun & leisure - Fun with friends - Allowance"?

Confirm Cancel

Lifestyle Budget (1) edit and share file details

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Overview Income / Expense management Reports Wish list

Expense list

Select expenses to add

Fun & leisure (1) +

Other money out (3) +

* Amount(s) customized for this expense. Amount displayed is default amount entered. Review amount(s) regularly to ensure reports accurately reflect planned expenses.

Lifestyle Budget (1) edit and share file details

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Overview Income / Expense management Reports Wish list

Add an income 02, 2024

Income list

Add an expense

Expense list

Essential/Discretionary expenses

Discretionary

Unassigned:

* Surplus/Deficit:

* real numbers in real time

Recurring and customized

Select expenses to add

Edit selection list

Enter expenses selected

expenses by Category

Alert
Forgotten/Missed expenses?

Debt calculator

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Overview Income / Expense management Reports Wish list

Expense list

Select expenses to add

Fun & leisure (1) +

Fun with friends - Allowance
Weekly (Saturday) starting on March 04, 2023 (payments never end) \$18.00 delete

Other money out (3) +

Bike
1-time payment: Tuesday August 01, 2023 edit delete \$189.50

Clothes
1-time payment: Friday January 05, 2024 edit delete \$141.25

Shoes
1-time payment: Saturday November 04, 2023 edit delete \$113.00

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Overview Income / Expense management Reports Wish list

Expense list

Select expenses to add

Fun & leisure (1) +

Other money out (3) +

* Amount(s) customized for this expense. Amount displayed is default amount entered. Review amount(s) regularly to ensure reports accurately reflect planned expenses.

Lifestyle Budget (1) edit and share file details



Screen Captures for Edit & Delete Expense Entries



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My account | Help | Sign out

Lifestyle Budg... Lifestyle Budg... Lifestyle Budg... Ⓢ

Overview Income / Expense management ▾ Reports ▾ Wish list

Expense list

Select expenses to add

Fun & leisure (1) +

Fun with friends - Allowance
Weekly (Saturday) starting on March 04, 2023 (payments never end) **edit** \$10.00

Other money out (3) +

Bike
1-time payment: Tuesday August 01, 2023 **edit** **delete** \$169.99

Clothes
1-time payment: Friday January 05, 2024 **edit** **delete** \$141.25

Shoes
1-time payment: Saturday November 04, 2023 **edit** **delete** \$119.00

* Amount(s) customized for this expense. Amount displayed is default amount entered. Review amount(s) regularly to ensure reports accurately reflect planned expenses.

Lifestyle Budget (1) **edit and share file details**

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My account | Help | Sign out

Lifestyle Budg... Lifestyle Budg... Lifestyle Budg... Ⓢ

Overview Income / Expense management ▾ Reports ▾ Wish list

Edit an expense Ⓢ

* Reference name: Fun with friends - All **edit** there is a renewable contract

* Category name: Fun & leisure **edit**

Frequency: Weekly **edit** pay with credit card

Amount: 10.00 **edit** customized payment amounts
 calculate using spreadsheet

Start billing: March 4, 2023
Payments end: Never **edit billing**

Notes: notes

* required field

Save update **Cancel**

Lifestyle Budget (1) **edit and share file details**



Screen Captures for Changing the File Name



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Personal Business

Lifestyle Budget
Lifestyle Budget (0)
Lifestyle Budget (1)

using this app effectively

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Overview Income / Expense management Reports Wish list

Name:

update

Start Date: February 27, 2023

Close Share file

Income: \$1,190.00
Expenses: \$0.00
Essential: \$0.00
Discretionary: \$0.00
Unassigned: \$0.00
Surplus/Deficit: \$1,190.00

Expenses by Category

A-Z Strategy for Personal Home Budgeting Files

Eliminate Debt Plan For Retirement Plan For Major Purchase Save Money

View Date From: 2023-09-30 To: 2024-03-31

Lifestyle Budget: [edit and share file details](#)

