

Money Measures Web App

Making the Connection
Between You & Your Money
For Teenagers & Young Adults



Introduction

PURPOSE This is a how-to guide to get you started in creating and using budget files with the Money Measures Web App.


GOALS In completing this module, you will be able to:

- 1 Create budget files using the Money Measures Web App.
- 2 Add, edit, and delete income and expense entries.
- 3 Understand the link between income, personal goals, lifestyle choices, living expenses, and living within your means.
- 4 Have a greater understanding of the impact that needs-based and wants-based spending choices have on personal finances.
- 5 Have a greater understanding and appreciation about cash flow and the importance of having a good cash flow.
- 6 Do critical thinking about personal finances, goals and lifestyle choices.
- 7 Create and use a budget file tailored to your personal situation.

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 90 minutes



Factors to Consider for Personal Incomes/Revenues

- 1 What is the nature of the income/revenues? Examples: job income, tax refund, self-employed income, a grant, the sale of personal items, government benefits, etc.
- 2 Is the income expected to be received indefinitely, such as for a permanent part-time or full-time job?
- 3 Is the income expected to be received on only a temporary basis, such as for a summer job?
- 4 Is the job, and subsequently the income, seasonal?
- 5 How often will the money be received?
 - Daily
 - All Weekdays
 - Weekly
 - Bi-Weekly
 - Twice a Month
 - Monthly
 - Every Two Months
 - Quarterly
 - Semi-Annually
 - Annually
 - 1-Time Payment
 - On a Custom Schedule (Example: special commissions)
- 6 Will the money deposited into the bank account have a hold placed on it? If so, when will the funds be available for spending?
- 7 How much money will be deposited into the bank account and available for spending or saving?
- 8 Will the amount remain consistent or is it likely to fluctuate from day-to-day, week-to-week or month-to-month?



Additional Factors to Consider for Personal Incomes/Revenues

Consideration of all these factors is essential to determine the amount of money that will be available for spending or saving at any given time. By taking these factors into account, you can create a spending plan that optimizes your available income.



Factors to Consider for Expenses

- 1 What is the nature of the expenses? Is a particular expense a necessary expense such as for food, clothes, housing, transportation and loan payments or is it discretionary in nature such as for fun and leisure activities?
- 2 Are expenses expected to be incurred indefinitely, such as for food and groceries?
- 3 Do expenses have a specified end date, such as car loan payments, student loan payments or mortgage payments?
- 4 Will the expense involve a 1-time payment, such as for a computer?
- 5 How often will the money be going out?
 - Daily
 - All Weekdays
 - Weekly
 - Bi-Weekly
 - Twice a Month
 - Monthly
 - Every Two Months
 - Quarterly
 - Semi-Annually
 - Annually
 - 1-Time Payment
 - On a Custom Schedule (Example: having car maintenance done in April and November)
- 6 In this digital age, there are many choices for paying for expenses. This can lead to a feeling of not having control of our money. What form of payment will be used for the expense?
 - Cash
 - Debit
 - Pre-authorized payment from a bank account
 - Payment at an ATM or using online banking
 - Cheque (from a cash flow perspective, funds to cover cheques written should be considered withdrawn as of the date on the cheque)
 - Credit card *

* Accounting for the use of credit cards in the Money Measures Web App is being done for illustrative purposes and should not be taken as an endorsement for paying for expenses using credit cards.

Factors to Consider for Expenses

- 7 How much is the expense? If sales tax is payable on the expense, what will be the total cost of the products and/or services being purchased?
- 8 If the expense is a recurring expense, will the amount remain consistent or is it likely to fluctuate from day-to-day, week-to-week, month-to-month or from one season to the next, such as a hydro bill that fluctuates from season to season?

Additional Factors to Consider for Expenses

Question: What are your personal goals that have a dollar value associated with them?

All of these factors play a role in knowing how much money is needed day to day to cover expenses, including personal goals, without needing to go into overdraft, accumulate credit card debt or access payday loans.

Words to live by:

“Beware of little expenses. A small leak will sink a great ship.”

- Benjamin Franklin

Create a Budget File and Add Incomes

- 1 From the dashboard, click "Personal" to create a file. Name the file "Lifestyle Budget".
- 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 "Job income".
- 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 \$700.
- 7 Select "customized payment amounts".
- 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 the highlighted date that is in the future and the closest to today.
- 10 In this scenario, click in each of the weekly boxes dated for December and January and enter \$900 which includes overtime hours worked.
- 11 Scroll down and click "save".
- 12 The "Job income" entered will be displayed on the "Income list".
- 13 Add another income payment "Tax benefit payment". Click on "Add an income" displayed on the "Income list" or click on the arrow beside "Income/Expense management" and select "Add an income".
- 14 Click inside the "Reference name" box and type in "Tax benefit payment".
- 15 Click on the arrow for the drop-down menu in the "Frequency" box and select "quarterly".

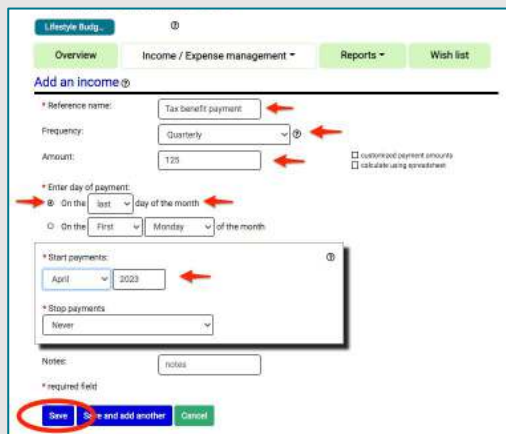
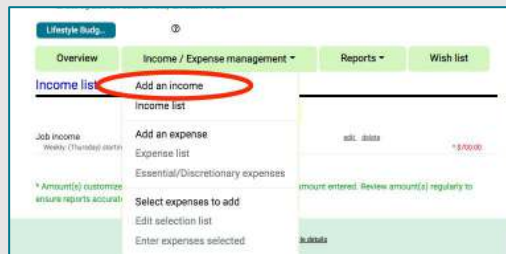
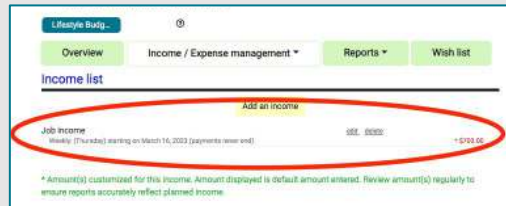
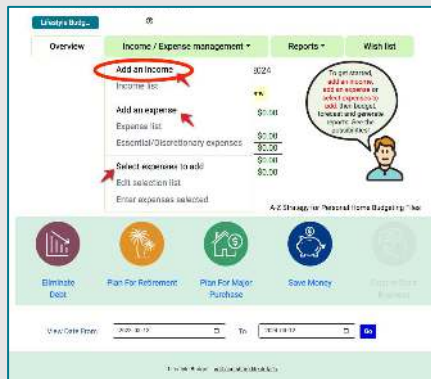


Create a Budget File and Add Incomes

- 16 Click inside the "Amount" box and type in \$125.
- 17 Click on the first radio button under "Enter day of payment" and select the "last" day of the month.
- 18 Within the "Start payments" section, select the month and the year that the first "Tax benefit payment" will be deposited.
- 19 Scroll down and click "save".
- 20 The "Job income" and "Tax benefit payment" entered will be displayed on the "Income list".

Note: Screen captures for adding incomes are included at the end of this how-to guide. There are screen captures for each payment frequency available using the Money Measures Web App.

Screen Captures for Create a Budget File and Add Incomes





Create a Wish List

- 1 Within the "Lifestyle Budget" file, click on "Wish list".
- 2 Enter items that are on your wish list. Name them, enter notes in the "comment" field, and enter an amount for any one-time payments or the amount for ongoing payments if you know the amount for the wish list item. Examples of common wish list items: vacation, tickets to a sporting event or concert, a new car.

The wish list is strictly a list of items on the wish list. It is not necessary to add an amount or payment details. If the wish list item is to be converted to an actual expense so that it gets factored into the spending plan, click on the "+" sign beside the wish list item to be taken to the "Add an expense" screen where payment details can be added. This wish list item can also be added as an expense like other expenses by clicking on the arrow to the right of "Income/Expense management" and selecting "Add an expense". Complete instructions for adding expenses are found further on in this guide.

- 3 When you are done entering items on your wish list, click "save".

Screen Captures for Create a Wish List



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Don't Just Break Even, Break Free

My account | Help | Sign out

Lifestyle Budget

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

Income list

Add an Income

Job income	add	delete	
Weekly (Thursday) starting on March 16, 2022 (payments never end)			* 2700.00
Tax benefit payment	edit	delete	
Quarterly (Sunday) starting on April 30, 2023 (payments never end)			125.00

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

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My account | Help | Sign out

Lifestyle Budget

Overview | Income / Expense management | Reports | Wish list

Wish list

Future spending priorities/considerations:

Eresoder	comments	130	Add as expense + -
Snowboard	comments	200	Add as expense + -
Headphones	For gaming	100	Add as expense + -

Save Cancel



Understanding Income

- 1 Within the “Lifestyle Budget” file, click on the menu item “Overview” if you are not already on the Overview screen.
- 2 The Overview screen shows the amount of income that’s expected to be received in the next calendar year based on the incomes entered.
- 3 Click on “Reports” and select “checklist”. Notice how the money will be flowing into the bank account.
- 4 Click to select “Weekly”. Click on the arrow at the right to scroll through the weeks and take note of how the money will be flowing into the bank account week to week.
- 5 Click to select “Monthly” to see how much income will be received each month.
- 6 Click to select “Annual” to see the detailed list of the incomes that will be received in the coming year.
- 7 Click to select “cashflow” to see how money will be flowing into the bank account chronologically in the coming year.
- 8 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 \$3325 as the current bank balance and click “save”.
- 9 With an opening bank balance of \$3325, scroll through the cash flow forecast in the right column “Forecasted Bank Balance” to see the impact that the money deposited will have on the bank balance.

Screen Captures for Understanding Income



Lifestyle Budg... Ⓞ

Overview Income / Expense management ▾ Reports ▾ Wish list

Expense list

Select expenses to add

Lifestyle Budg... Ⓞ

Overview Income / Expense management ▾ Reports ▾ Wish list

March 13, 2023 - March 12, 2024

Select expenses to add Add an income

Income: \$38,500.00

Expenses:

Essential:	\$0.00
Discretionary:	\$0.00
Unassigned:	\$0.00
Surplus/Deficit:	\$38,500.00

* real numbers in real time
Reporting and customized amounts should be reviewed regularly for accuracy.

Expenses by Category

REPORTING: ONLINE AND CUSTOMER SUPPORT PROVIDED 100%

Lifestyle Budg... Ⓞ

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

March 13, 2023 to March 12, 2024

Select expenses to add Add an income

Income: \$38,500.00

Expenses:

Essential:	\$0.00
Discretionary:	\$0.00
Unassigned:	\$0.00
Surplus/Deficit:	\$38,500.00

* real numbers in real time
Reporting and customized amounts should be reviewed regularly for accuracy.

Checklist
Weekly
Monthly
Annual
Essential/Discretionary expenses
Cash flow forecast

Lifestyle Budg... Ⓞ

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

checklist weekly monthly annual cashflow

Go to: March - 2023

Checklist

March 2023			top
14	Job income	Weekly	700.00
23	Job income	Weekly	700.00
30	Job income	Weekly	700.00

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Don't Just Break Even, Break Free

Lifestyle Budg... Ⓞ

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

checklist weekly monthly annual **cashflow**

Cash flow forecast

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

(real-time forecast)
Mar 13, 2023 to Mar 17, 2024

Forecasted Surplus/Deficit: **\$325.00** Show bank balance

DATE	DESCRIPTION	AMOUNT	BALANCE
14	Job income	+ 700.00	700.00
23	Job income	+ 700.00	1,400.00
30	Job income	+ 700.00	2,100.00

Update starting bank balance

Before proceeding with data a cash flow forecast, ensure there is an income entry for any funds deposited that have a hold on them. The entry should be added for the amount 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 under the current bank balance, if there are checks that have been written but not yet cashed, subtract the total amount of the uncashed checks from the bank balance.

After entering the bank balance, view the real-time cash flow forecast based on the incomes 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 of **\$325.00**

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

Save **Cancel**

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Don't Just Break Even, Break Free

Lifestyle Budg... Ⓞ

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

checklist weekly monthly annual **cashflow**

Cash flow forecast

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

(real-time forecast)
Mar 13, 2023 Opening bank balance: **\$325.00** **enter**

Mar 17, 2024 closing balance forecasted: \$42,525.00

Forecasted Surplus/Deficit

DATE	DESCRIPTION	AMOUNT	BALANCE
14	Job income	+ 700.00	700.00
23	Job income	+ 700.00	1,400.00
30	Job income	+ 700.00	2,100.00
APR			
6	Job income	+ 2,800.00	4,900.00
15	Job income	+ 700.00	5,600.00
20	Job income	+ 700.00	6,300.00
27	Job income	+ 700.00	7,000.00
05	Tax benefit payment	+ 1,200.00	8,200.00
MAY			
6	Job income	+ 700.00	8,900.00
11	Job income	+ 700.00	9,600.00
18	Job income	+ 700.00	10,300.00
25	Job income	+ 700.00	11,000.00
JUN			
1	Job income	+ 700.00	11,700.00
8	Job income	+ 700.00	12,400.00
15	Job income	+ 700.00	13,100.00
22	Job income	+ 700.00	13,800.00
29	Job income	+ 700.00	14,500.00
JUL			
6	Job income	+ 700.00	15,200.00
13	Job income	+ 700.00	15,900.00
20	Job income	+ 700.00	16,600.00
27	Job income	+ 700.00	17,300.00
31	Tax benefit payment	+ 1,200.00	18,500.00

Forecasted Bank Balance: **\$3,250.00**
Starting bank balance: **\$3,250.00**

Add Expenses

Here is a list of common living expenses for entering in the "Lifestyle Budget" file to get you started.

EXPENSE CHART FIGURE 1

NAME OF EXPENSE	Payment Frequency	Amount	Payment End
RENT	Monthly (1 st of Each Month)	\$750	Never
HOME INSURANCE	Annual (the 1 st day of next month)	\$300	Never
HYDRO	Monthly (10 th of Each Month)	Fluctuates	Never
FOOD & GROCERIES*	Bi-Weekly (Saturdays, Starting this coming Saturday)	\$100	Never
CLOTHES	Bi-Monthly (Last Saturday of next month)	\$300	Never
CAR LOAN	Twice a Month (15 th day and last day)	\$125	30 payments left
CAR INSURANCE	Annual (the 14 th of next month)	\$1200	Never
CAR MAINTENANCE	Custom Schedule (1 st of April and November)	\$300	Never
GAS FOR CAR*	Weekly (Fridays)	\$50	Never
ELECTRONICS	1-Time Payment (3 days into the future)	\$1130	n/a
PHONE/INTERNET/TV	Monthly (20 th of each month)	\$150	Never
CASH	Weekly (Fridays)	\$100	Never
SAVE	Weekly (Fridays)	\$25	Never
RECREATION	Weekly (Fridays)	\$75	Never
WEEKEND GETAWAY*	Annual (3 rd Friday of March)	\$600	Never
MEDICATION/DENTAL/ VISION CARE	Bi-Monthly (2 nd Thursday of next month)	\$200	Never

* Expenses charged to a credit card

Note: Accounting for the use of credit cards in the Money Measures Web App is being done for illustrative purposes and should not be taken as an endorsement for paying for expenses using credit cards.



Steps for Entering Expenses (Figure 1)

Note: The expenses entered as part of this exercise are for illustrative purposes only and should not be considered an all-inclusive list of expenses that any one individual will have.

In the Money Measures Web App, a cash withdrawal should be entered as its own expense. Therefore, any purchases that are typically made using cash should not be entered as an expense of their own.

In the Money Measures Web App, the date to use for bill payments is the date on which bill payments are typically made. Similarly, the day or date to use for other expenses is the day or date they are typically incurred. For example, if a group of friends gets together one day a week, pick a day of the week and enter it as a weekly expense.

Other than expenses where a credit card is selected as the method of payment, the method of payment is considered to be a payment made by debit, at an ATM, online, as a pre-authorized withdrawal from the bank account or by writing a cheque. For example, a hydro bill that is entered as being paid on the 10th of the month is considered to be getting paid on the 10th of the month by debit, at an ATM, online, as a pre-authorized withdrawal from the bank account or by writing a cheque on the 10th of the month.

No matter what screen you are on within a budget file, you can click on the arrow to the right of "Income/Expense management" and select "Add an expense" to be presented with the screen for adding an expense.

Steps for Entering Expenses (Figure 1)

Adding Expense: Rent

- 1 Within the "Lifestyle Budget" file, 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 "Rent."
- 3 Click on the arrow for the drop-down menu in the "Category name" box. Either choose a category from the selection list provided or type in a name of your choice for the category.
- 4 Click on the arrow for the drop-down menu in the "Frequency" box and select "Monthly".
- 5 Click inside the box for "Amount" and type in \$750.
- 6 Click on the first radio button under "Enter day of payment" and select "1st" day of the month from the drop-down menu.
- 7 Click inside the box under "Start billing" and select the upcoming calendar month. If the year displayed is not the correct year for the upcoming month's payment, click on the box to select the correct year.
- 8 Scroll down and click "Save and add another" to save the "Rent" expense and be presented with another "Add an expense" screen to fill in with the information for the next expense.

Adding Expense: Home Insurance

- 1 On the blank "Add an expense" screen, click inside the "Reference name" box and type in "Home Insurance".
- 2 Click on the arrow for the drop-down menu in the "Category name" box and select "Insurance/Investments/Savings".
- 3 Click on the arrow for the drop-down menu in the "Frequency" box and select "Annually".

Steps for Entering Expenses (Figure 1)

- 4 Click inside the box for "Amount" and type in \$300.
- 5 Click inside the box under "Start billing" and choose the 1st day of the following month.
- 6 Scroll down and click "Save and add another" to save the expense and be presented with another blank "Add an expense" screen.

Adding Expense: Hydro

- 1 On the blank "Add an expense" screen, click inside the "Reference name" box and type in "Hydro".
- 2 Click on the arrow for the drop-down menu in the "Category name" box. Either choose a category from the selection list provided or type in a name of your choice.
- 3 Click on the arrow for the drop-down menu in the "Frequency" box and select "Monthly".
- 4 Click inside the box for "Amount" and type in \$75.
- 5 Click in the "customized payment amounts" box to select it.
- 6 Click on the first radio button under "Enter day of payment" and select "10th" day of the month from the drop-down menu.
- 7 Click inside the box under "Start billing" that is on the left. If this exercise is being done on a day prior to the 10th of the current month or on the 10th of the current month, select the current month as the "Start payments" date. If the exercise is being done on a day after the 10th of the current month, select the upcoming calendar month as the "Start payments" date. If the year displayed in the box on the right is not the correct year, click on the box to select the correct year.
- 8 In the dated boxes, customize this fluctuating expense by entering \$100 in all boxes labelled with dates in "Jan", "Feb", "Jul", "Aug", "Sep", and "Dec".
- 9 Scroll down and click "Save and add another" to save the expense and be presented with another blank "Add an expense" screen.

Steps for Entering Expenses (Figure 1)

Adding Expense: Food & Groceries

- 1 On the blank "Add an expense" screen, click inside the "Reference name" box and type in "Food & Groceries".
- 2 Click on the arrow for the drop-down menu in the "Category name" box. Either choose a category from the selection list provided or type in a name of your choice.
- 3 Click on the arrow for the drop-down menu in the "Frequency" box and select "Bi-Weekly".
- 4 Click in the "pay with credit card" box to select it.
- 5 Click "Create new credit card".
- 6 Click inside the "Name" box and name the credit card.
- 7 Leave the "Statement date" as the 1st day of the month.
- 8 Click on the "Payment date" box and select the 20th.
- 9 Click "OK".
- 10 Click inside the box for the "Amount" and type in \$100.
- 11 Click in the "customized payment amounts" box to select it.
- 12 Select "S" for Saturday as the day of the week for the expense.
- 13 Click in the box under "Start billing" and select the Saturday that is highlighted for today if today is a Saturday or for the upcoming Saturday.
- 14 In the dated boxes that are labelled with a date in "Dec" and "Jan", customize the amount of money spent on Food and Groceries by changing the amount to \$150.
- 15 Click "Save and add another" to save the expense and be presented with another blank "Add an expense" screen.

Steps for Entering Expenses (Figure 1)

Adding Expense: Clothes

- 1 On the blank "Add an expense" screen, click inside the "Reference name" box and type in "Clothes".
- 2 Click on the arrow for the drop-down menu in the "Category name" box. Either choose a category from the selection list provided or type in a name of your choice.
- 3 Click on the arrow for the drop-down menu in the "Frequency" box and select "Bi-monthly".
- 4 Click inside the box for the "Amount" and type in \$300.
- 5 Click on the second radio button under "Enter day of payment" and select "last" and "Saturday" of the month.
- 6 Click in the box under "Start billing" that is on the left and select the calendar month that comes after the current calendar month. If the preselected calendar year is incorrect, click on the drop-down menu for the year and select the correct calendar year.
- 7 Click "Save and add another" to save the expense and be presented with another blank "Add an expense" screen.

Adding Expense: Car Loan

- 1 On the blank "Add an expense" screen, click inside the "Reference name" box and type in "Car Loan".
- 2 Click on the arrow for the drop-down menu in the "Category name" box and select "Debts/credit".
- 3 Click on the arrow for the drop-down menu in the "Frequency" box and select "Twice a month".
- 4 Click inside the box for the "Amount" and type in \$125.
- 5 Click on the first radio button under "Payment #1" and select "15th day of the month".

Steps for Entering Expenses (Figure 1)

- 6 Click on the radio button under "Payment #2" and select "last" day of the month.
- 7 Immediately under "Start billing", there is a row of 3 entry fields.
 - In the box on the left, select the "15th" if today's date is from the 1st to the 15th of the month or select the "last" day if today is after the 15th of the month.
 - In the middle box, select the current month.
 - In the box on the right, select the current year.
- 8 Click the arrow for the drop-down menu in the box under "Stop billing" and select "After specified number of occurrences".
- 9 Click in the box to the left of the word "payments" and enter 30.
- 10 Click "Save and add another" to save the expense and be presented with another blank "Add an expense" screen.

Adding Expense: Car Insurance

- 1 On the blank "Add an expense" screen, click inside the "Reference name" box and type in "Car Insurance".
- 2 Click on the arrow for the drop-down menu in the "Category name" box and select "Insurance/Investments/Savings".
- 3 Click on the arrow for the drop-down menu in the "Frequency" box and select "Annually".
- 4 Click inside the box for the "Amount" and type in \$1200.
- 5 Click in the box below "Start billing" and select the 14th day of the calendar month that comes after the current calendar month.
- 6 Scroll down and click "Save and add another" to save the expense and be presented with another blank "Add an expense" screen.

Steps for Entering Expenses (Figure 1)

Adding Expense: Car Maintenance

- 1 On the blank "Add an expense" screen, click inside the "Reference name" box and type in "Car Maintenance".
- 2 Click on the arrow for the drop-down menu in the "Category name" box. Either choose a category from the selection list provided or type in a name of your choice.
- 3 Click on the arrow for the drop-down menu in the "Frequency" box and under "Custom payment schedule", select the "Repeats Annually".
- 4 Click inside the box beside "Default amount" and type in \$300.
- 5 Click on the arrow that's in the first box under "Month" that is on the left and select "April".
- 6 Click on the arrow that's in the second box under "Month" that is on the left and select "November".
- 7 Delete the third row under "Month" by clicking on the red "-" (minus sign) that's on the right.
- 8 In the box below "Start Billing" there will be two options: November 1 and April 1. Select the one that is nearest in the future. In the box with "yyyy" select the year that corresponds with the date selected as the start billing date.

Adding Expense: Gas for Car

- 1 On the blank "Add an expense" screen, click inside the "Reference name" box and type in "Gas for Car".
- 2 Click on the arrow for the drop-down menu in the "Category name" box. Either choose a category from the selection list provided or type in a name of your choice.

Steps for Entering Expenses (Figure 1)

- 3 Click on the arrow for the drop-down menu in the "Frequency" box and select "Weekly".
- 4 Click inside the "pay with credit card" box to select it as the method of payment.
- 5 Click on the name of the credit card that was created previously.
- 6 Click inside the box for the "Amount" and type in \$50.
- 7 Click inside the "Customized payment amounts" box.
- 8 Select "f" for Friday as the day of the week for filling up the tank with gas.
- 9 Click inside the box under "Start billing" and select the earliest Friday in the future that's highlighted.
- 10 Scroll down and click "Save and add another" to save the expense and be presented with another blank "Add an expense" screen.

Adding Expense: Electronics

- 1 On the blank "Add an expense" screen, click inside the "Reference name" box and type in "Electronics".
- 2 Click on the arrow for the drop-down menu in the "Category name" box. Either choose a category from the selection list provided or type in a name of your choice.
- 3 "1-Time Payment" is preselected as the "Frequency". Leave the "Frequency" as "1-Time Payment."
- 4 Click inside the box for the "Amount" and type in \$1130.
- 5 Click inside the box below "Date of payment" and click on the date that is 3 days from today's date.
- 6 Click on "Save and add another" to save the expense and be presented with another blank "Add an expense" screen.

Steps for Entering Expenses (Figure 1)

Adding Expense: Phone/Internet/TV

- 1 On the blank "Add an expense" screen, click inside the "Reference name" box and type in "Phone/Internet/TV".
- 2 Click on the arrow for the drop-down menu in the "Category name" box. Either choose a category from the selection list provided or type in a name of your choice.
- 3 Click on the arrow for the drop-down menu in the "Frequency" box and select "Monthly".
- 4 Click inside the box for the "Amount" and type in \$150.
- 5 Click on the first radio button under "Enter day of payment" and select "20th" day of the month.
- 6 For the month and year under "Start billing", select the current month if today is from the 1st to the 20th of the month. If today is the 21st of the month or later, select the next calendar month as the "Start billing" date. If the year selected is incorrect, click inside the box for the year and select the correct year.
- 7 Click on "Save and add another" to save the expense and be presented with another blank "Add an expense" screen.

Adding Expense: Cash

- 1 On the blank "Add an expense" screen, click inside the "Reference name" box and type in "Cash".
- 2 Click on the arrow for the drop-down menu in the "Category name" box. Either choose a category from the selection list provided or type in a name of your choice.
- 3 Click on the arrow for the drop-down menu in the "Frequency" box and select "Weekly".
- 4 Click inside the box for the "Amount" and type in \$100.

Steps for Entering Expenses (Figure 1)

- 5 Click on "f" for Friday to select Friday as the day a cash withdrawal is made each week.
- 6 Click inside the box under "Start billing" and select the earliest Friday in the future that's highlighted.
- 7 Scroll down and click "Save and add another" to save the expense and be presented with another blank "Add an expense" screen.

Adding Expense: Save

- 1 On the blank "Add an expense" screen, click inside the "Reference name" box and type in "Save".
- 2 Click on the arrow for the drop-down menu in the "Category name" box and select "Insurance/Investments/Savings".
- 3 Click on the arrow for the drop-down menu in the "Frequency" box and select "Weekly".
- 4 Click inside the box for the "Amount" and type in \$25.
- 5 Click on "f" for Friday to select Friday as the day of the week.
- 6 Click inside the box under "Start billing" and select the earliest Friday in the future that's highlighted.
- 7 Scroll down and click "Save and add another" to save the expense and be presented with another blank "Add an expense" screen.

Adding Expense: Recreation

- 1 On the blank "Add an expense" screen, click inside the "Reference name" box and type in "Recreation".
- 2 Click on the arrow for the drop-down menu in the "Category name" box. Either choose a category from the selection list provided or type in a name of your choice.

Steps for Entering Expenses (Figure 1)

- 3 Click on the arrow for the drop-down menu in the "Frequency" box and select "Weekly".
- 4 Click inside the box for the "Amount" and type in \$75.
- 5 Click on "f" for Friday to select Friday as the day of the week.
- 6 Click inside the box under "Start billing" and select the earliest Friday in the future that's highlighted.
- 7 Scroll down and click "Save and add another" to save the expense and be presented with another blank "Add an expense" screen.

Adding Expense: Weekend Getaway

- 1 On the blank "Add an expense" screen, click inside the "Reference name" box and type in "Weekend Getaway".
- 2 Click on the arrow for the drop-down menu in the "Category name" box. Either choose a category from the selection list provided or type in a name of your choice.
- 3 Click on the arrow for the drop-down menu in the "Frequency" box and select "Annually".
- 4 Click inside the "pay with credit card" box to select it as the form of payment.
- 5 Click on the name of the credit card that was created previously.
- 6 Click inside the box for the "Amount" and type in \$600.
- 7 Click inside the box below "Start billing" and select the 2nd Friday of March.
- 8 Click "Save and add another" to save the expense and be presented with another blank "Add an expense" screen.

Steps for Entering Expenses (Figure 1)

Adding Expense: Medications/Dental/Vision Care

- 1 On the blank "Add an expense" screen, click inside the "Reference name" box and type in "Medications/Dental/Vision Care".
- 2 Click on the arrow for the drop-down menu in the "Category name" box. Either choose a category from the selection list provided or type in a name of your choice.
- 3 Click on the arrow for the drop-down menu in the "Frequency" box and select "Bi-monthly".
- 4 Click inside the box for the "Amount" and type in \$200.
- 5 Click on the 2nd radio button below "Enter day of payment" and select "Second" and "Thursday" of the month.
- 6 Select the next calendar month under "Start billing". If the calendar year selected in the box for the year is incorrect, click on the box to select the correct calendar year.
- 7 Scroll down and click "Save".
- 8 The screen displayed will be the "Expense list" which shows the categories for the expenses. "Medications/Dental/Vision" Care was the expense entered in which "Save" was selected, so this expense and the other expenses in the same category are displayed.

When creating a budget that is more true-to-life, a more comprehensive list of expenses to consider can be viewed by clicking on the "Income/Expense management" menu and clicking on "Select expenses to add".

Screen Captures for Steps for Entering Expenses (Figure 1)



Rent

Home Insurance

Hydro

Food & Groceries

Screen Captures for Steps for Entering Expenses (Figure 1)



Clothes

The screenshot shows the 'Add an expense' form for 'Clothes'. Fields include: Expense name (Clothes), Category name (Clothing), Expense type (Clothing), Amount (200), Start date (April 2023), and Billing (None). A red circle highlights the 'Save' button.

Car Loan

The screenshot shows the 'Add an expense' form for 'Car Loan'. Fields include: Expense name (Car Loan), Category name (Auto Finance), Expense type (Auto Finance), Amount (100), Start date (May 2023), and Billing (None). A red circle highlights the 'Save' button.

Car Insurance

The screenshot shows the 'Add an expense' form for 'Car Insurance'. Fields include: Expense name (Car Insurance), Category name (Insurance), Expense type (Insurance), Amount (1200), Start date (April 2023), and Billing (None). A red circle highlights the 'Save' button.

Car Maintenance

The screenshot shows the 'Add an expense' form for 'Car Maintenance'. Fields include: Expense name (Car Maintenance), Category name (Auto Maintenance), Expense type (Auto Maintenance), Amount (50), Start date (April 2023), and Billing (None). A red circle highlights the 'Save' button.

The screenshot shows the 'Add an expense' form for 'Car Maintenance'. Fields include: Expense name (Car Maintenance), Category name (Auto Maintenance), Expense type (Auto Maintenance), Amount (50), Start date (April 2023), and Billing (None). A red circle highlights the 'Save' button.

Gas for Car

The screenshot shows the 'Add an expense' form for 'Gas for Car'. Fields include: Expense name (Gas for Car), Category name (Auto Fuel), Expense type (Auto Fuel), Amount (10), Start date (April 2023), and Billing (None). A red circle highlights the 'Save' button.

The screenshot shows a 'Credit cards' selection screen with a red circle around the 'Credit Card' option.

The screenshot shows the 'Add an expense' form for 'Gas for Car'. Fields include: Expense name (Gas for Car), Category name (Auto Fuel), Expense type (Auto Fuel), Amount (10), Start date (April 2023), and Billing (None). A red circle highlights the 'Save' button.

Screen Captures for Steps for Entering Expenses (Figure 1)



Electronics

Phone/Internet/TV

Cash

Save

Recreation

Weekend Getaway

Screen Captures for Steps for Entering Expenses (Figure 1)



Medication/Dental/Vision Care

Expense type	Amount	Status
Prescription	250	Active
Dental	100	Active
Vision	50	Active
Other	100	Active

Expense type	Amount	Status
Prescription	250	Active
Dental	100	Active
Vision	50	Active
Other	100	Active

“Income/Expense management” – “Select expenses to add”

Expense type	Amount	Status
Prescription	250	Active
Dental	100	Active
Vision	50	Active
Other	100	Active

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 of the expenses entered as "Essential" or "Discretionary" and click "save".

Understanding Spending Overview Screen

Within the "Lifestyle Budget" file, click on the Overview screen if you aren't already on the Overview screen. Review the information on the Overview screen and consider the following:

- 1 Is the amount of planned spending for the coming year more than, less than or equal to the amount of money that's expected to be coming in during the coming year?
- 2 How much money will be spent on needs-based spending and how much will be spent on wants-based spending?
- 3 According to the "Expenses by Category" pie chart, what is the percentage break down of spending based on category?

Screen Captures for Assign Expenses as being Essential or Discretionary Spending



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My account | Help | Sign out

Lifestyle Budget

Overview Income / Expense management Reports Wish list

Select expense

Add an income

Add an expense

Expense list

Essential/Discretionary expenses

Select expenses to add

Edit selection list

Enter expenses selected

Manage credit cards

Existing expenses:

- Car Insurance
- Car Loan
- Car Maintenance
- Car
- College
- Electric
- Food & Beverage
- Gas for Car
- Home Insurance
- Phone
- Auto Insurance/Car/Truck/Car
- Phone Insurance/TV
- Internet
- Gas

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Lifestyle Budget

Overview Income / Expense management Reports Wish list

Essential/Discretionary expenses

Allocate expenses as essential or discretionary

Expense Name	Category	Essential	Discretionary
Car Insurance	Car	<input type="checkbox"/>	<input type="checkbox"/>
Car Loan	Car	<input type="checkbox"/>	<input type="checkbox"/>
Car Maintenance	Car	<input type="checkbox"/>	<input type="checkbox"/>
Car	Car	<input type="checkbox"/>	<input type="checkbox"/>
College	College	<input type="checkbox"/>	<input type="checkbox"/>
Electric	Electric	<input type="checkbox"/>	<input type="checkbox"/>
Food & Beverage	Food & Beverage	<input type="checkbox"/>	<input type="checkbox"/>
Gas for Car	Gas for Car	<input type="checkbox"/>	<input type="checkbox"/>
Home Insurance	Home Insurance	<input type="checkbox"/>	<input type="checkbox"/>
Phone	Phone	<input type="checkbox"/>	<input type="checkbox"/>
Auto Insurance/Car/Truck/Car	Auto Insurance/Car/Truck/Car	<input type="checkbox"/>	<input type="checkbox"/>
Phone Insurance/TV	Phone Insurance/TV	<input type="checkbox"/>	<input type="checkbox"/>
Internet	Internet	<input type="checkbox"/>	<input type="checkbox"/>
Gas	Gas	<input type="checkbox"/>	<input type="checkbox"/>

Save Cancel

Screen Captures for Understanding Spending Overview Screen



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Lifestyle Budget

Overview Income / Expense management Reports Wish list

March 13, 2023 to March 12, 2024

Select expenses to add Add an income

Income: \$38,500.00

Expenses:

Essential	\$30,650.00
Discretionary	\$5,030.00
Unassigned	\$0.00
Surplus/Deficit	\$2,820.00

Alert: Forgotten/Missed expenses?

Debt calculator

Expenses by category

A-Z Strategy for Personal Home Budgeting Files

- Eliminate Debt
- Plan For Retirement
- Plan For Major Purchase
- Save Money



Understanding Spending Monthly Report

Within the “Lifestyle Budget” file, click on the arrow beside the menu item “Reports” and select “Monthly”.

There are two options for viewing the monthly expense information when at least one expense is paid for using a credit card:

- 1 “use credit card payment date”
- 2 “use expense payment date”

In the “Lifestyle Budget” file, the “use credit card payment date” is pre-selected within the monthly report because at least one expense is paid using a credit card. The amounts listed in the “Expense” column when “use credit card payment date” is selected represent the amount of money that will actually be flowing out of the bank account based on the method of payment used, which includes making the credit card payment on the credit card payment due date and for the amount of the expenses that will be charged to it.

The amounts listed in the “Expense” column when “use expense payment date” is selected represent the amount of the expenses that will be incurred for the month.

At the bottom of the monthly report, there is a visual representation of the income and expense information by month.

Screen Captures for Understanding Spending Monthly Report



Money Measures Inc. Overview Income / Expense management Reports Wish list

March 15, 2023 to March 12, 2024

Checklist
Weekly
Monthly
Annual

Income: \$38,500.00
Expense: \$36,500.00
Discord only: \$1,200.00
Unassigned: \$0.00

Essential/Discretionary categories
Cash flow forecast

Money Measures Inc. Overview Income / Expense management Reports Wish list

March 15, 2023 to March 12, 2024

Monthly

Income Expense Surplus/Deficit

Month	Income	Expense	Surplus/Deficit
March 15 - 31, 2023	2,500.00	2,500.00	0.00
Apr 2023	2,750.00	3,175.00	-2,000.00
May 2023	2,600.00	2,425.00	175.00
June 2023	2,500.00	3,125.00	-2,075.00
July 2023	2,750.00	2,425.00	425.00
August 2023	2,600.00	2,425.00	175.00
Sept-Mar 2024	2,600.00	2,575.00	225.00
October 2023	2,550.00	2,225.00	325.00
November 2023	2,600.00	2,325.00	275.00
December 2023	2,600.00	2,125.00	475.00
January 2024	2,750.00	2,225.00	525.00
February 2024	2,750.00	2,225.00	525.00
March 15 - 31, 2024	2,600.00	2,225.00	375.00
Report Total	26,000.00	27,000.00	-2,000.00

Bar chart showing monthly income (green) and expense (red) from March 2023 to March 2024.

Money Measures Inc. Overview Income / Expense management Reports Wish list

March 15, 2023 to March 12, 2024

Monthly

Income Expense Surplus/Deficit

Month	Income	Expense	Surplus/Deficit
March 15 - 31, 2023	2,500.00	2,500.00	0.00
April 2023	2,625.00	3,325.00	-1,000.00
May 2023	2,600.00	2,425.00	175.00
June 2023	2,500.00	3,175.00	-1,000.00
July 2023	2,750.00	2,425.00	325.00
August 2023	2,600.00	2,425.00	175.00
September 2023	2,600.00	2,775.00	-500.00
October 2023	2,550.00	2,225.00	325.00
November 2023	2,600.00	2,325.00	275.00
December 2023	2,600.00	2,125.00	475.00
January 2024	2,750.00	2,225.00	525.00
February 2024	2,750.00	2,225.00	525.00
March 15 - 31, 2024	2,600.00	2,225.00	375.00
Report Total	26,000.00	27,000.00	-1,000.00

Bar chart showing monthly income (green) and expense (red) from March 2023 to March 2024.



Understanding Spending Annual Report

Within the “Lifestyle Budget” file, click on the arrow beside the menu item “Reports” and select “Annual”.

There are two options for viewing the “Income and Expense Forecast” when at least one expense is paid for using a credit card:

- 1 “use credit card payment date”
- 2 “use expense payment date”

In the “Lifestyle Budget” file, the “use credit card payment date” is pre-selected within the annual summary because at least one expense is paid using a credit card. The expense information when “use credit card payment date” is selected represents the expenses that will be paid for within the date range selected and factors in the date(s) on which credit card payments will be made and what the amount of those credit card and non-credit-card expenses will be.

The expense information when “use expense payment date” is selected, represents the amount of expenses that will actually be incurred within the date range selected.

Screen Captures for Understanding Spending Annual Report



LifeSize Budget

Overview Income / Expense management Reports Wish list

Checklist

Weekly

Annual

Monthly

Reports for 2023

Spending

Today

Year to date

Current flow forecast

Monthly/seasonal expenses

Discretionary expenses

LifeSize Budget

Overview Income / Expense management Reports Wish list

Checklist

Weekly

Monthly

Annual

Reports for 2023

Spending

Today

Year to date

Current flow forecast

Monthly/seasonal expenses

Discretionary expenses

Income and Expense Forecast

Mar 15, 2023 to Mar 14, 2024

Category	Amount	Forecast
Income		
Job Income	\$2,000.00	
Financial Income	\$0.00	
TOTAL INCOME		\$2,000.00
Expenses		
Car Financial Obligations	\$100.00	
Car Insurance	\$100.00	
Auto Loan Payments (incl. taxes)	\$200.00	
Auto Insurance	\$200.00	
TOTAL		\$600.00
Utilities	\$100.00	
Phone	\$100.00	
Food & Beverage	\$100.00	
Alcohol	\$100.00	
Entertainment	\$100.00	
Travel	\$100.00	
Medical	\$100.00	
Personal Care	\$100.00	
Gifts	\$100.00	
Charitable	\$100.00	
Financial Income	\$0.00	
Job Income	\$2,000.00	
Financial Income	\$0.00	
TOTAL EXPENSES		\$2,000.00
Surplus/Deficit		\$0.00

LifeSize Budget

Overview Income / Expense management Reports Wish list

Checklist

Weekly

Monthly

Annual

Reports for 2023

Spending

Today

Year to date

Current flow forecast

Monthly/seasonal expenses

Discretionary expenses

Income and Expense Forecast

Mar 15, 2023 to Mar 14, 2024

Category	Amount	Forecast
Income		
Job Income	\$2,000.00	
Financial Income	\$0.00	
TOTAL INCOME		\$2,000.00
Expenses		
Car Financial Obligations	\$100.00	
Car Insurance	\$100.00	
Auto Loan Payments (incl. taxes)	\$200.00	
Auto Insurance	\$200.00	
TOTAL		\$600.00
Utilities	\$100.00	
Phone	\$100.00	
Food & Beverage	\$100.00	
Alcohol	\$100.00	
Entertainment	\$100.00	
Travel	\$100.00	
Medical	\$100.00	
Personal Care	\$100.00	
Gifts	\$100.00	
Charitable	\$100.00	
Financial Income	\$0.00	
Job Income	\$2,000.00	
Financial Income	\$0.00	
TOTAL EXPENSES		\$2,000.00
Surplus/Deficit		\$0.00



How to use the Annual “Income and Expense Forecast”

In the Money Measures Web App, the “Income and Expense Forecast” is what most people would call a “budget”. The “Income and Expense Forecast” can be used to refine a budget. This includes:

- Refining a budget as it is being created initially, in particular, reviewing the big picture when it comes to expenses. The “Income and Expense Forecast” is a snapshot of all planned expenses.
- Refining a budget in response to life events, such as a job change, a change in residence, making a major purchase, the increase or decrease in rent or mortgage payments, managing inflation, etc.
- Identifying incomes and expenses for which amounts may need to be changed as actual amounts become known, such as for utilities and any insurance policies that are up for renewal.

In the “Lifestyle Budget” file, what options exist to reduce spending if something unexpected happens, such as a car repair being needed?


A review of the “Income and Expense Forecast” may indicate there are incomes and/or expenses to be added, deleted or changed. The instructions for doing these are below.

Adding an income

- 1 Click on the arrow to the right of “Income/Expense management” and select “Add an income”.
- 2 Add information about the income to the “Add an income” screen and save the income entry.

Deleting an income

- 1 Click on the arrow to the right of “Income/Expense management”, select “Income list” and click “delete” that is to the right of the income to be deleted.
- 2 On the next screen, click “Confirm” if the income entry is to be deleted or click “Cancel” if the income entry should not be deleted.



How to use the Annual “Income and Expense Forecast”

Changing information for an income entry

- 1 Within the annual “Income and Expense Forecast”, the incomes are active links that lead to the “Edit an Income” screen. Click on the income that needs to be changed.
- 2 On the “Edit an income” screen, change the information that needs to be changed.
- 3 Click “Save Update” to save the changes or click “Cancel” if the original income information is to be retained and the changes discarded.

Adding an expense

- 1 Click on the arrow to the right of “Income/Expense management” and select “Add an expense”.
- 2 Add information about the expense to the “Add an expense” screen and save the expense entry.

Deleting an expense

- 1 Click on the arrow to the right of “Income/Expense management” and select “Expense list”.
- 2 Click on the arrow to the left of the category where the expense is listed to expand the list of expenses within the category.
- 3 Click “delete” that is to the right of the expense to be deleted.
- 4 On the next screen, click “Confirm” if the expense is to be deleted. Click “Cancel” if it’s decided the expense shouldn’t be deleted.

Changing information for an expense entry

- 1 Within the annual “Income and Expense Forecast”, the expenses are active links that lead to the “Edit an expense” screen. Click on the expense that needs to be changed.
- 2 On the “Edit an expense” screen, change the information that needs to be changed.
- 3 Click “Save update” to save the changes or click “Cancel” if the original expense information is to be retained and the changes discarded.



How to use the Annual “Income and Expense Forecast”

Date range for the “Income and Expense Forecast”

- At the bottom of the “Income and Expense forecast” click in the box to the right of “View Date From” and/or the box to the right of “To” to change the date range for this summary.

Screen Captures for How to use the Annual "Income & Expense Forecast"



Overview | Income / Expense management | Reports | Wish list

Add an income

Income list

Annual

Note: This report feature is a forecast and customized amounts should be reviewed regularly to ensure accuracy of the amount.

Income

Job income: \$ 38,000.00
 Tax benefit payment: 800.00
 TOTAL INCOME: \$ 38,500.00

Expenses

Manage credit cards

Overview | Income / Expense management | Reports | Wish list

Income list

Add an income

Income list

Job income	Weekly (Thursday) starting on March 16, 2023 (payments never end)	edit delete	\$ 700.00
Part-time job	Weekly (Tuesday) starting on March 14, 2023 (payments never end)	edit delete	\$ 20.00
Tax benefit payment	Quarterly (last day) starting on April 30, 2023 (payments never end)	edit delete	\$ 125.00

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

Manage credit cards

Overview | Income / Expense management | Reports | Wish list

Add an income

* Reference name: Part-time job

Frequency: Weekly

Amount: 20

* Start payments: 14/03/2023

* Stop payments: Never

Notes:

Save | Save and add another | Cancel

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

Income list

Add an income

Job income	Weekly (Thursday) starting on March 16, 2023 (payments never end)	edit delete	\$ 700.00
Part-time job	Weekly (Tuesday) starting on March 14, 2023 (payments never end)	edit delete	\$ 20.00
Tax benefit payment	Quarterly (last day) starting on April 30, 2023 (payments never end)	edit delete	\$ 125.00

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

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

Are you sure you want to delete this Weekly income "Part-time job"?

Confirm | Cancel

Screen Captures for How to use the Annual "Income & Expense Forecast"



Lifestyle Budget

Overview | Income / Expense management | Reports | Wish list

Income list

- Add an income
- Income list**
- Add an expense
- Expense list
- Essential/Discretionary expenses
- Select expenses to add
- Edit selection list
- Enter expenses selected
- Manage credit cards

Job income
Weekly (Thursday) starting

Part-time job
Weekly (Tuesday) starting

Tax benefit payment
Quarterly (last day) starting

* 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

Overview | Income / Expense management | Reports | Wish list

Income list

Add an income

Job income Weekly (Thursday) starting on March 15, 2023 (payments never end)	edit delete	\$700.00
Tax benefit payment Quarterly (last day) starting on April 30, 2023 (payments never end)	edit delete	\$125.00

* 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

Overview | Income / Expense management | Reports | Wish list

Edit an income

* Reference name: Tax benefit payment

Frequency: Quarterly

Amount: 125.00

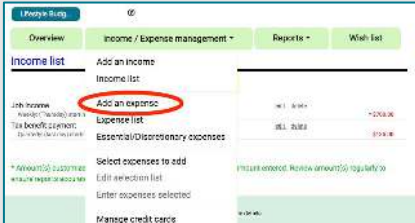
Start billing: April 30, 2023
Payments end: Never

Notes: notes

* required field

Save Update Cancel

Screen Captures for How to use the Annual "Income & Expense Forecast"



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Lifestyle Budg... ?

Overview | Income / Expense management | Reports | Wish list

Add an expense ?

* Reference name: there is a renewable contract

* Category name: pay with credit card

Frequency: ? customized payment amounts
 calculate using spreadsheet

Amount:

* Enter day of payment:
 On the day of the month
 On the of the month

* Start billing:
* Stop billing:

Notes:

* required field

Screen Captures for How to use the Annual "Income & Expense Forecast"



Lifestyle Budget... ⊕

Overview | Income / Expense management | Reports | Wish list

Expense list

- Add an income
- Income list
- Add an expense
- Expense list**
- Essential/Discretionary expenses
- Select expenses to add
- Edit selection list
- Enter expenses selected
- Manage credit cards

Bank fees	Monthly (day 1) start	edit delete	\$5.00
Car Insurance	Annually (Tuesday M)	edit delete	\$1200.00
Home Insurance	Annually (Saturday A)	edit delete	\$300.00

Lifestyle Budget... ⊕

Overview | Income / Expense management | Reports | Wish list

Are you sure you want to delete this Weekly expense 'Other money out - Recreation'?

Confirm Cancel

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Lifestyle Budget... ⊕

Overview | Income / Expense management | Reports | Wish list

Expense list

Select expenses to add

- Debits/Credit (1)
- Fun & leisure (2)
- Insurance/Investments/Savings (4)
- Other financial obligations (4)
- Other money out (4)**
- Cash
- Clothes
- Food & Groceries
- Recreation
- Personal care (1)
- Utilities (1)

Cash	Weekly (Friday) starting on March 17, 2023 (payments never end)	edit delete	\$100.00
Clothes	Bi-monthly (every 2 months) (last Saturday) starting on April 29, 2023 (payments never end)	edit delete	\$200.00
Food & Groceries	Bi-weekly (every 2 weeks) (Saturday) starting on March 18, 2023 (payments never end)	edit delete	\$100.00
Recreation	Weekly (Friday) starting on March 17, 2023 (payments never end)	edit delete	\$75.00

Lifestyle Budget... ⊕

Overview | Income / Expense management | Reports | Wish list

Edit an expense ⊕

* Reference name: Medications/Dental/ there is a renewable contract

* Category name: Personal care

Frequency: Bi-monthly (every 2 months) ⊕ pay with credit card

Amount: 175 customized payment amounts calculate using spreadsheet

Start billing: April 13, 2023

Payments end: Never

Notes: notes

* required field

Save update Cancel

Cash Flow Forecast

To optimize the income someone expects to receive in a year, doing a cash flow forecast for a year is possible in the Money Measures Web App. Some people say, "money runs out before the month does." Our motto for every day is that we don't want money to run out before a year does.

Within the "Lifestyle Budget" file, click on the arrow beside the menu item "Reports" and select "Cash flow forecast".

A cash flow forecast using the Money Measures Web App shows how money is expected to flow into and out of a bank account chronologically in real-time, based on the income and expense information entered. The forecast includes a calculation of what the bank balance will be after each transaction. These features make it possible to identify green light, yellow light, and red light moments.



Green light moments are points in time when money is available for spending and the spending won't jeopardize the ability to pay for the other upcoming expenses in the spending plan.



Yellow light moments are points in time when caution needs to be exercised with personal finances based on the money in the bank account. There is a risk that spending money on things that are over and above the spending plan may lead to an overdraft situation or a situation where the money isn't in the bank to pay for expenses that are in the spending plan.



Red light moments are points in time when the cash flow forecast indicates the bank account would be in overdraft. It provides the opportunity to be proactive in looking for ways to modify spending to prevent an overdraft situation.



If a green light moment is identified, it is important to review the "Forecasted Bank Balance" with the new spending in mind to make sure new spending will not create any yellow or red light moments.

When information is tailored to your personal situation, the cash flow forecast becomes your spending plan. It's your roadmap that's the path to reaching your financial goals. You can see how unplanned spending will take you off course, but also what needs to happen to get back on track. You can also see how money that appears to be "extra money" today may actually be needed for something in the near future.



Cash Flow Forecast

It can be used like a money-manager-in-your pocket that is with you everywhere you go. When the income and expense information is kept current and relevant, you can review the cash flow forecast when something unexpected happens in order to react quickly and decisively in the moment.

There are two options for viewing the “Cash flow forecast” when at least one expense is paid for using a credit card:

- 1 “use credit card payment date”
- 2 “use expense payment date”

In the “Lifestyle Budget” file created in this module, the “use credit card payment date” is pre-selected within the cash flow forecast because at least one expense is paid using a credit card. The expense information when “use credit card payment date” is selected represents the expenses that will be paid chronologically in real-time and factors in the date(s) on which credit card payments will be made and what the amount of those credit card and non-credit-card expense payments will be. Scroll through the cash flow forecast looking at the dates on the left column. Look for the date of the credit card payment to see how it appears in the forecast.

When “use expense payment date” is selected, the expenses appear chronologically as they will be incurred in real-time.

Screen Captures for Cash Flow Forecast



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Don't Just Break Even, Break Free

Lifestyle Budget

Overview | Income / Expense management | Reports | Wish list

Name: Lifestyle Budget

update

Start Date: March 13, 2023

Close | Share file

Checklist

- Weekly
- Monthly
- Annual
- Essential/Discretionary expenses
- Cash flow forecast**

Lifestyle Budget edit and view the details

My account | Help | Sign out

Don't Just Break Even, Break Free

Lifestyle Budget

Overview | Income / Expense management | Reports | Wish list

checklist | weekly | monthly | annual | cashflow

use credit card payment date | use expense payment date

Cash flow forecast

Note: This report factors in the amount(s) entered for each expense and income. Rounding and customized amounts offset for reviewed reports to ensure accuracy of the amounts and this report.

(real-time forecast)

Mar 13, 2023 Opening bank balance: 3325.00 apply

Mar 17, 2024 closing balance forecasted: \$9,075.00

Month		Forecasted Surplus/Deficit	Forecasted Bank Balance
14	Car Insurance	-1,328.00	2,025.00
15	Car Loan	-725.00	2,025.00
16	Electronics	-1,190.00	870.00
17	Job Income	+700.00	1,570.00
18	Cash	+130.00	1,440.00
19	Save	-25.00	1,415.00
20	Phone/Internet/TV	+700.00	1,915.00
21	Cash	-130.00	1,430.00
22	Save	-25.00	1,405.00
23	Job Income	+700.00	1,705.00
24	Car Loan	-725.00	1,430.00
25	Save	-25.00	1,405.00
26	Job Income	+700.00	1,705.00
27	Car Loan	-725.00	880.00
28	Cash	+130.00	2,340.00
29	Save	-25.00	2,315.00
30	Car Loan	-725.00	2,315.00
31	Bank Fees	-5.00	1,970.00
1	Home Insurance	-300.00	2,070.00
2	Save	-25.00	1,945.00
3	Job Income	+700.00	1,245.00
4	Cash	+130.00	1,465.00
5	Save	-25.00	1,440.00
6	Hydro	-75.00	1,365.00
7	Medications/Doctors/Vision Care	-250.00	1,115.00
8	Job Income	+700.00	1,205.00
9	Cash	-130.00	1,075.00
10	Save	-25.00	1,050.00
11	Phone/Internet/TV	+700.00	1,750.00
12	Job Income	+700.00	1,050.00
13	Car Loan	-725.00	325.00
14	Save	-25.00	300.00
15	Car Loan	-725.00	300.00
16	Phone/Internet/TV	+700.00	1,000.00
17	Job Income	+700.00	1,700.00
18	Car Loan	-725.00	975.00
19	Cash	+130.00	1,105.00
20	Save	-25.00	1,080.00
21	Job Income	+700.00	1,780.00
22	Car Loan	-725.00	1,055.00
23	Save	-25.00	1,030.00
24	Job Income	+700.00	1,730.00
25	Car Loan	-725.00	1,005.00
26	Save	-25.00	980.00
27	Job Income	+700.00	1,680.00
28	Car Loan	-725.00	955.00
29	Save	-25.00	930.00
30	Car Loan	-725.00	2,040.00

My account | Help | Sign out

Don't Just Break Even, Break Free

Lifestyle Budget

Overview | Income / Expense management | Reports | Wish list

use credit card payment date | use expense payment date

Cash flow forecast


Note: This report factors in the amount(s) entered for each expense and income. Rounding and customized amounts offset for reviewed reports to ensure accuracy of the amounts and this report.

(real-time forecast)

Mar 13, 2023 Opening bank balance: 3325.00 apply

Mar 17, 2024 closing balance forecasted: \$9,075.00

Month		Forecasted Surplus/Deficit	Forecasted Bank Balance
14	Car Insurance	-1,328.00	2,128.00
15	Car Loan	-725.00	2,028.00
16	Electronics	-1,190.00	878.00
17	Job Income	+700.00	1,578.00
18	Cash	+130.00	1,448.00
19	Save	-25.00	1,423.00
20	Phone/Internet/TV	+700.00	1,923.00
21	Cash	-130.00	1,433.00
22	Save	-25.00	1,408.00
23	Job Income	+700.00	1,878.00
24	Car Loan	-725.00	1,433.00
25	Save	-25.00	1,408.00
26	Job Income	+700.00	1,708.00
27	Car Loan	-725.00	883.00
28	Cash	+130.00	2,343.00
29	Save	-25.00	2,318.00
30	Car Loan	-725.00	2,318.00
31	Bank Fees	-5.00	1,973.00
1	Home Insurance	-300.00	2,073.00
2	Save	-25.00	1,948.00
3	Job Income	+700.00	1,248.00
4	Cash	+130.00	1,468.00
5	Save	-25.00	1,443.00
6	Hydro	-75.00	1,368.00
7	Medications/Doctors/Vision Care	-250.00	1,118.00
8	Job Income	+700.00	1,208.00
9	Cash	-130.00	1,078.00
10	Save	-25.00	1,053.00
11	Phone/Internet/TV	+700.00	1,753.00
12	Job Income	+700.00	1,053.00
13	Car Loan	-725.00	323.00
14	Save	-25.00	298.00
15	Car Loan	-725.00	298.00
16	Phone/Internet/TV	+700.00	1,003.00
17	Job Income	+700.00	1,703.00
18	Car Loan	-725.00	978.00
19	Cash	+130.00	1,108.00
20	Save	-25.00	1,083.00
21	Job Income	+700.00	1,783.00
22	Car Loan	-725.00	1,058.00
23	Save	-25.00	1,033.00
24	Job Income	+700.00	1,733.00
25	Car Loan	-725.00	1,008.00
26	Save	-25.00	983.00
27	Job Income	+700.00	1,683.00
28	Car Loan	-725.00	958.00
29	Save	-25.00	933.00
30	Car Loan	-725.00	2,043.00



Identifying Green Light, Yellow Light and Red Light Moments

No Expenses Charged to Credit Cards:

If you want to use the Money Measures Web App to identify green light, yellow light, and red light moments and expenses do not get charged to a credit card, the “Cash flow forecast” you are presented with when you select it can be used.

One or more Expense is Charged to a Credit Card:

If you want to use the Money Measures Web App to identify green light, yellow light, and red light moments, and at least one expense is charged to a credit card, the “Cash flow forecast” to use is the one with “use credit card payment date” selected.



How to use the “Cash flow forecast”

The “Cash flow forecast” can be used to refine a budget. This includes:

- Refining a budget and spending plan as it is being created initially.
- Refining a budget and spending plan in response to life events, such as a job change, a change in residence, making a major purchase, the increase or decrease in rent or mortgage payments, managing inflation, etc.
- Refining a budget and spending plan by identifying and managing green light, yellow light, and red light moments.
- Identifying incomes and expenses for which amounts may need to be changed as actual amounts become known.

“Cash flow forecast” to Refine a Budget

The instructions below can be used for the “Lifestyle Budget” created as part of this module. The “Cash flow forecast” to use for the “Lifestyle Budget” exercise is the one with “use credit card payment date” selected.

The instructions can also be applied to a budget and spending plan that is being tailored to personal circumstances.

- 1 Enter the “true” current bank balance, also known as the reconciled bank balance.* If the opening and closing bank balance aren’t appearing on the “Cash flow forecast” screen, click inside the “show bank balance” box on the “Cash flow forecast screen”. On the next screen, click inside the first radio button and enter the reconciled bank balance in the box. Click “Save”. If the opening and closing bank balance are already displayed on the “Cash flow forecast” screen but the opening bank balance is incorrect, type the correct amount in the “Opening bank balance” box and click “apply”.

* Reconciled bank balance

The reconciled bank balance is otherwise referred to in this module as the “true” current bank balance.

Identifying green light, yellow light and red light moments in the Money Measures Web App can only be done if the reconciled bank balance is used as the opening bank balance in the “Cash flow forecast”.

The amount to use as the reconciled bank balance is calculated by subtracting the following from the “Balance forward” amount on the bank account:

- The amount of any uncashed cheques.
- The amount of a pre-authorized payment that is in the queue for the same day as the “Balance forward” amount is retrieved for the bank account.
- The amount of money that the financial institution has put a hold on that is included in the “Balance forward” amount.

“Cash flow forecast” to Refine a Budget

- 2 Once the reconciled bank balance has been entered, note the opening and closing bank balance on the “Cash flow forecast” screen.
 - a) If the closing bank balance will be greater than the opening bank balance, then less money is expected to be going out than what is expected to be coming in for the date range selected. There will be a surplus.
 - b) If the closing bank balance will be less than the opening bank balance, then more money is expected to be going out than what’s expected to be coming in for the date range selected. There will be a deficit.
- 3 Once the reconciled bank balance has been entered, review the column “Forecasted Bank Balance” which displays what the bank balance will be after each transaction of money coming into and going out of the bank account.
- 4 As part of the “Forecasted Bank Balance” review, look for green light, yellow light, and red light moments.



Even if the closing balance will be greater than the opening balance, the forecast should still be reviewed. Red light moments can exist even if less money will be spent in a year than what is coming in.

In the “Lifestyle Budget” file, review the Cash Flow forecast for the coming year.

- Are there any green light, yellow light and/or red light moments?
- What options exist for reducing spending if something unexpected happens such as a car repair being needed?

Screen Captures for "Cash flow forecast" to Refine a Budget



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money measures inc. Don't Just Break Even, Break Free

Lifestyle Budget

Overview Income / Expense management Reports Wish list

checklist summary monthly annual cashflow

Use credit card payment date Use expense payment date

Cash flow forecast


Note: This report focuses on the payments entered for each expense and income. Accruing and capitalized amounts should be reviewed regularly to ensure accuracy of the amounts and this report.

(real-time forecast)

Mar 13, 2023 Opening bank balance: **\$925.00** apply

Mar 13, 2024 closing balance forecasted: **\$9,075.00**

DATE	DESCRIPTION	AMOUNT	FORECASTED BANK BALANCE
14	Car Insurance	-1,200.00	2,125.00
15	Car Loan	-125.00	2,000.00
16	Electronics	-1,180.00	820.00
19	Auto Income	+700.00	1,520.00
17	Cash	+130.00	1,650.00
17	Save	-25.00	1,625.00
20	Phone/Internet/TV	-15.00	1,610.00
23	Auto Income	+700.00	2,310.00
24	Cash	-100.00	2,210.00
24	Save	-25.00	2,185.00
28	Auto Income	+700.00	2,885.00
28	Car Loan	-125.00	2,760.00
28	Cash	-100.00	2,660.00
28	Save	-25.00	2,635.00
29	Bank fees	-8.00	2,555.00
1	Frame Insurance	-20.00	2,535.00
1	Rent	-750.00	1,785.00
6	Car Insurance	-750.00	1,035.00
7	Cash	-100.00	935.00
7	Save	-25.00	910.00
10	Hydro	-75.00	835.00
13	Marketplace Direct (Video Case)	-30.00	805.00
13	Auto Income	+700.00	1,505.00
14	Cash	-100.00	1,405.00
16	Save	-25.00	1,380.00
18	Car Loan	-125.00	1,255.00
20	Phone/Internet/TV	-15.00	1,240.00
20	Auto Income	+700.00	1,940.00
20	Equipe Cash (Food & Grocery, Gas)	-200.00	1,740.00
21	Cash	-100.00	1,640.00
21	Save	-25.00	1,615.00
27	Auto Income	+700.00	2,315.00
28	Cash	-100.00	2,215.00
28	Save	-25.00	2,190.00
28	Car Loan	-125.00	2,065.00
28	Cash	-100.00	1,965.00
28	Car Loan	-125.00	1,840.00



Reviewing “Cash flow forecast” to Ensure Information is Current and Relevant

A review of the “Cash flow forecast” may indicate there are incomes and/or expenses to be added, deleted or changed. The instructions for doing these are below.

Adding an income


- 1 Click on the arrow to the right of “Income/Expense management” and select “Add an income”.
- 2 Add information about the income to the “Add an income” screen and save the income entry.

Deleting an income

- 1 Click on the arrow to the right of “Income/Expense management”, select “Income list” and click “delete” that is to the right of the income to be deleted.
- 2 On the next screen, click “Confirm” if the income entry is to be deleted or click “Cancel” if the income entry should not be deleted.

Changing information for an income entry

- 1 Within the “Cash flow forecast”, click on the income that needs to be changed.
- 2 On the “Edit an income” screen, change the information that needs to be changed.
- 3 Click “Save Update” to save the changes or click “Cancel” if the original income information is to be retained and the changes discarded.



Reviewing “Cash flow forecast” to Ensure Information is Current and Relevant

Adding an expense

- 1 Click on the arrow to the right of “Income/Expense management” and select “Add an expense”.
- 2 Add information about the expense to the “Add an expense” screen and save the expense entry.

Deleting an expense

- 1 Click on the arrow to the right of “Income/Expense management” and select “Expense list”.
- 2 Click on the arrow to the left of the category where the expense is listed to expand the list of expenses within the category.
- 3 Click “delete” that is to the right of the expense to be deleted.
- 4 On the next screen, click “Confirm” if the expense is to be deleted. Click “Cancel” if it’s decided the expense shouldn’t be deleted.

Changing information for an expense entry

- 1 Within the “Cash flow forecast”, click on the expense that needs to be changed.
- 2 On the “Edit an expense” screen, change the information that needs to be changed.
- 3 Click “Save update” to save the changes or click “Cancel” if the original expense information is to be retained and the changes discarded.

Screen Captures for Reviewing "Cash flow forecast" to Ensure Information is Current and Relevant



Overview | Income / Expense management | Reports | Wish list

Income list

Annual

Add an income

Add an expense

Expense list

Essential/Discretionary expenses

Select expenses to add

Edit selection list

Enter expenses selected

Manage credit cards

Job income \$38,000.00

Tax benefit payment \$200.00

TOTAL INCOME \$38,500.00

Lifestyle Budg...

Overview | Income / Expense management | Reports | Wish list

Are you sure you want to delete this Weekly income "Part-time job"?

Confirm Cancel

Lifestyle Budg...

Overview | Income / Expense management | Reports | Wis

Income list

Add an income

Income list

Add an expense

Expense list

Essential/Discretionary expenses

Select expenses to add

Edit selection list

Enter expenses selected

Manage credit cards

Job income Weekly (Thursday) starting on March 16, 2023 (payments never end) edit delete \$700.00

Part-time job Weekly (Tuesday) starting on March 14, 2023 (payments never end) edit delete \$200.00

Tax benefit payment Quarterly (last day) starting on April 30, 2023 (payments never end) edit delete \$125.00

Overview | Income / Expense management | Reports | Wish list

Add an income

* Reference name: Part-time job

Frequency: Weekly

Amount: 200

Start payments: 1/6/2023

Stop payments: Never

Notes: notes

Save Save and add another Cancel

Lifestyle Budg...

Overview | Income / Expense management | Reports | Wish list

Income list

Add an income

Job income Weekly (Thursday) starting on March 16, 2023 (payments never end) edit delete \$700.00

Tax benefit payment Quarterly (last day) starting on April 30, 2023 (payments never end) edit delete \$125.00

Overview | Income / Expense management | Reports | Wish list

Income list

Add an income

Income list

Add an expense

Expense list

Essential/Discretionary expenses

Select expenses to add

Edit selection list

Enter expenses selected

Manage credit cards

Job income Weekly (Thursday) starting on March 16, 2023 (payments never end) edit delete \$700.00

Part-time job Weekly (Tuesday) starting on March 14, 2023 (payments never end) edit delete \$200.00

Tax benefit payment Quarterly (last day) starting on April 30, 2023 (payments never end) edit delete \$125.00

Lifestyle Budg...

Overview | Income / Expense management | Reports | Wish list

Edit an income

* Reference name: Tax benefit payment

Frequency: Quarterly

Amount: 125.00

Start billing: April 30, 2023

Payments end: Never

Notes: notes

Save Update Cancel

Lifestyle Budg...

Overview | Income / Expense management | Reports | Wish list

Income list

Add an income

Job income Weekly (Thursday) starting on March 16, 2023 (payments never end) edit delete \$700.00

Part-time job Weekly (Tuesday) starting on March 14, 2023 (payments never end) edit delete \$200.00

Tax benefit payment Quarterly (last day) starting on April 30, 2023 (payments never end) edit delete \$125.00

Screen Captures for Reviewing “Cash flow forecast” to Ensure Information is Current and Relevant



Lifestyle Budg... ⊕

Overview Income / Expense management Reports Wish list

Income list

Add an income

Income list

Job income **Add an expense** edit delete \$128.00

Tax benefit payment edit delete \$139.00

Essential/Discretionary expenses

Select expenses to add

Edit selection list

Enter expenses selected

Manage credit cards in details

money measures INC My account | Help | Sign out

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Lifestyle Budg... ⊕

Overview Income / Expense management Reports Wish list

Add an expense ⊕

* Reference name: Bank fees ← there is a renewable contract

* Category name: Insurance/Investment ←

Frequency: Monthly ⊕ pay with credit card

Amount: 5 ← customized payment amounts calculate using spreadsheet

* Enter day of payment:

On the 1st day of the month ←

On the First Monday of the month

* Start billing: April 2023 ←

* Stop billing: Never

Notes: notes

* required field

Save Save and add another Cancel

Lifestyle Budg... ⊕

Overview Income / Expense management Reports Wish list

Expense list

Add an income

Income list

Debits/Credit (1) **Add an expense** +

Fun & leisure (2) **Expense list** +

Insurance/Investment (4) +

Bank fees edit delete \$1.50

Car insurance edit delete \$1,200.00

Home insurance edit delete \$100.00

Manage credit cards

money measures INC My account | Help | Sign out

Don't Just Break Even, Break Free

Lifestyle Budg... ⊕

Overview Income / Expense management Reports Wish list

Expense list

Select expenses to add

Debits/Credit (1) +

Fun & leisure (2) +

Insurance/Investments/Savings (4) +

Other financial obligations (4) +

Other money out (4) +

Cash edit delete \$109.00

Clothes edit delete \$200.00

Food & Groceries edit delete \$100.00

Recreation edit delete \$79.00

Personal care (1) +

Utilities (1) +

Lifestyle Budg... ⊕

Overview Income / Expense management Reports Wish list

Are you sure you want to delete this Weekly expense "Other money out - Recreation"?

Confirm Cancel

Lifestyle Budg... ⊕

Overview Income / Expense management Reports Wish list

Edit an expense ⊕

* Reference name: Medications/Dental there is a renewable contract

* Category name: Personal care

Frequency: Bi-monthly (every 2 months) ⊕ pay with credit card

Amount: 175 ← customized payment amounts calculate using spreadsheet

Start billing: April 13, 2023 edit billing

Payments end: Never

Notes: notes

* required field

Save update Cancel




“Cash flow forecast” and Date Range

The default date range for the “Cash flow forecast” is a calendar year. To extend the end date for the “Cash flow forecast”, scroll to the bottom of the page and click “extend by 365 days”.

Screen Captures for "Cash flow forecast" and Date Range




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Lifestyle Budg...

Overview
Income / Expense management
Reports
Wish list

checklist
weekly
monthly
annual
cashflow

use credit card payment date
use expense payment date

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)
Mar 17, 2023 to Mar 21, 2024

Forecasted Surplus/Deficit
Forecasted Bank Balance

show bank balance

Month	Date	Description	Amount	Forecasted Surplus/Deficit	Forecasted Bank Balance
MAR	17	Cash	-98.00	(98.00)	
MAR	17	Save	-25.00	(123.00)	
MAR	20	Phone/Internet/TV	-150.00	(273.00)	
MAR	23	Job income	+700.00	427.00	
MAR	24	Cash	-100.00	327.00	
MAR	24	Save	-25.00	302.00	
MAR	30	Job income	+700.00	1,002.00	
MAR	31	Car Loan	-125.00	877.00	
MAR	31	Cash	-100.00	777.00	
MAR	31	Save	-25.00	752.00	
APR	1	Bank fees	-5.00	747.00	
APR	1	Home Insurance	-300.00	447.00	
APR	1	Rent	-750.00	(303.00)	
APR	6	Job income	+700.00	400.00	
APR	7	Cash	-100.00	300.00	
APR	7	Save	-25.00	275.00	
APR	10	Hydro	-75.00	200.00	
APR	13	Medications/Dental/Vision Care	-200.00	0.00	
APR	13	Job income	+700.00	700.00	
APR	14	Cash	-100.00	600.00	
APR	14	Save	-25.00	575.00	
APR	15	Car Loan	-125.00	450.00	
APR	20	Phone/Internet/TV	-150.00	300.00	
APR	20	Job income	+700.00	1,000.00	
APR	20	Green Card (Food & Groceries, Gas)	-350.00	650.00	
APR	21	Cash	-100.00	550.00	
APR	21	Save	-25.00	525.00	
APR	27	Job income	+700.00	1,225.00	
APR	28	Cash	-100.00	1,125.00	
APR	28	Save	-25.00	1,100.00	
APR	29	Clothes	-300.00	800.00	
MAY	20	Green Card (Food & Groceries, Gas)	-500.00	300.00	
MAY	22	Job income	+700.00	1,000.00	
MAY	23	Cash	-100.00	900.00	
MAY	23	Save	-25.00	875.00	
MAY	24	Clothes	-300.00	575.00	
MAY	29	Car Loan	-125.00	450.00	
MAY	29	Job income	+700.00	1,150.00	
MAR	1	Bank fees	-5.00	8,635.00	
MAR	1	Cash	-100.00	8,535.00	
MAR	1	Rent	-750.00	7,785.00	
MAR	1	Save	-25.00	7,760.00	
MAR	7	Job income	+700.00	8,460.00	
MAR	8	Cash	-100.00	8,360.00	
MAR	8	Save	-25.00	8,335.00	
MAR	10	Hydro	-75.00	8,260.00	
MAR	14	Car Insurance	-1,200.00	7,060.00	
MAR	14	Job income	+700.00	7,760.00	
MAR	15	Car Loan	-125.00	7,635.00	
MAR	15	Cash	-100.00	7,535.00	
MAR	15	Save	-25.00	7,510.00	
MAR	20	Phone/Internet/TV	-150.00	7,360.00	
MAR	20	Green Card (Food & Groceries, Gas)	-400.00	6,960.00	
MAR	21	Job income	+700.00	7,660.00	

extend by 365 days

Lifestyle Budget 2 | edit and share file details



Manage Credit Cards

Note: Accounting for the use of credit cards in this module is being done for illustrative purposes and should not be taken as an endorsement for paying expenses using credit cards.

Within the “Lifestyle Budget” file created as part of this module, click on the arrow to the right of “Income/Expense management” and select “Manage credit cards”.

After selecting “Manage credit cards”, the next screen is the “Credit card list”.

The “Credit card list” lists the following information about the credit cards that have been created in a budget file:

- The name of the card.
- The statement date for the card.
- The day of the month that a payment is typically made on the credit card. The credit card payment will be on this day in the cash flow forecast.

To view the expenses that are in the forecast to be charged to the credit card, click on the name of the credit card within the “Credit card list”. Click on the double arrows on the right of the screen that are pointing to the right to view the credit card statements for the months in the future. If applicable, click on the double arrows on the left of the screen that are pointing to the left to go back to a previous credit card statement.

To view the details of a specific expense and/or to change one or more of the payment details for an expense, click on the expense. You will be taken to the “Edit an expense” screen where you can view the payment details and change them.

Note: If an expense should be on a credit card statement and it isn’t, it could be that the box beside “pay with credit card” wasn’t checked off when the expense was added or last changed. To check this, locate the expense on the “Expense list”, put it into edit, and check off the box beside “pay with credit card” if it isn’t checked off.

Screen Captures for Manage Credit Cards



money measures INC
Don't Just Break Even, Break Free

My account | Help | Sign out

Lifestyle Budget

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

Manage credit cards

money measures INC
Don't Just Break Even, Break Free

My account | Help | Sign out

Lifestyle Budget

Overview | Income / Expense management | Reports | Wish list

Credit card list

Card	statement date	payment date	rate	edit	delete
Green Card	1st	20th			

Lifestyle Budget | [add new credit card](#)

money measures INC
Don't Just Break Even, Break Free

My account | Help | Sign out

Lifestyle Budget

Overview | Income / Expense management | Reports | Wish list

Credit card statement

(real-time forecast)

Green Card »


March 13, 2023 to April 1, 2023

DATE	DESCRIPTION	AMOUNT
MAR 17	Gas for Car	80.00
MAR 18	Food & Groceries	100.00
MAR 24	Gas for Car Click entry to edit individual expense	100.00
MAR 31	Gas for Car	80.00
APR 1	Food & Groceries	100.00

Total Forecasted Credit Card Charges: 360.00

Actual Credit Card Statement Total: **apply**

[back to credit card list](#)



Working Budget and Spending Plan Tailored to Your Situation

When a working budget and spending plan is created that is tailored to your situation, any new spending that is being charged to a credit card that is over and above the expenses previously entered in the budget file can be added using the “Add an expense” worksheet. From any screen in the Money Measures Web App, the “Add an expense” worksheet can be accessed by clicking on the arrow to the right of “Income/Expense management” and selecting “Add an expense”.

Forecasted/estimated amounts for previously entered expenses can be changed to the actual amount of the expense as it becomes known using the “Edit an expense” worksheet. Example: Learning the actual amount of an insurance policy that is renewing.

- The “Edit an expense” worksheet can be accessed by clicking on the arrow to the right of “Income/Expense management”, selecting “Expense list”, expanding the category where the expense is located and clicking on the “edit” that is to the right of the expense.
- On the “Edit an expense” screen, change the amount within the box beside “Amount” if it’s a 1-time payment. If the expense involved is a regularly incurred expense (eg. a weekly or monthly expense), the “customized payment amounts” box must be checked off in order to change the amount on a specific date. Click “edit billing” to be presented with the dated boxes and change the amount for the applicable date.

If a card is on the “Credit card list” but no expenses are charged to it, it can be deleted. Click on “Income/Expense management and select “Manage credit cards”. Find the card you wish to remove and select “delete”. If there is at least one expense that is entered that will be charged to a card, it cannot be deleted. In order to delete a credit card that has one or more expenses being charged to it, the expense(s) being charged to it either need to be deleted or the expense(s) need to be put into edit so the box beside “pay with credit card” can be unchecked.

When expenses have been entered as being charged to a credit card, the credit card with charges put to it cannot be deleted.

Screen Captures for Working Budget & Spending Plan Tailored to Your Situation



Lifestyle Budg... Ⓞ

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

Add an income 12, 2024

Income list

Add an expense

Expense list

Essential/Discretionary expenses

Select expenses to add

Edit selection list

Enter expenses selected

Manage credit cards

Alert
Forgotten/Missed expenses?

Debt calculator

Personal care

Lifestyle Budg... Ⓞ

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

Add an income 12, 2024

Income list

Expense list

Essential/Discretionary expenses

Select expenses to add

Edit selection list

Enter expenses selected

Manage credit cards

Alert
Forgotten/Missed expenses?

Debt calculator

Personal care

Lifestyle Budg... Ⓞ

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

Expense list

Select expenses to add

Debits/Credit (1) +

Fun & leisure (2) +

Insurance/Investments/Savings (4) +

Other financial obligations (4) +

Other money out (3) +

Cash
Weekly (Friday) starting on March 17, 2023 (payments never end) **edit** delete \$100.00

Clothes
Bi-monthly (every 2 months), (last Saturday) starting on April 20, 2023 (payments never end) **edit** delete \$300.00

Food & Groceries
Bi-weekly (every 2 weeks), (Saturday) starting on March 18, 2023 (payments never end) **edit** delete -\$100.00

Personal care (1) +

Utilities (1) +

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

Lifestyle Budg... Ⓞ

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

Edit an expense

* Reference name: Cash there is a variable contract

* Category name: Other money out pay with credit card

Frequency: Weekly automated payment amount

Amount: 100.00 edit date using calendar

Start billing: March 17, 2023

Payments end: Never **edit billing**

Notes: notes

* required field

Save update Cancel

Lifestyle Budg... Ⓞ

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

Edit an expense

* Reference name: Cash there is a variable contract

* Category name: Other money out pay with credit card

Frequency: Weekly automated payment amount

Amount: 100.00 edit date using calendar

S M T W T F S

* Start billing: 17/03/2023

* Stop billing: Never

Customize payments

Display from: 2023-03-13 to: 2023-03-12

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

Nov 17 2023	Nov 24 2023	Nov 30 2023	Dec 7 2023	Dec 14 2023	Dec 21 2023	Dec 28 2023
100.00	100.00	100.00	100.00	100.00	100.00	100.00
Nov 5 2023	Nov 12 2023	Nov 19 2023	Nov 26 2023	Dec 3 2023	Dec 10 2023	Dec 17 2023
100.00	100.00	100.00	100.00	100.00	100.00	100.00
Jan 29 2024	Jan 30 2024	Feb 2 2024	Feb 14 2024	Feb 21 2024	Feb 28 2024	Mar 4 2024
100.00	100.00	100.00	100.00	100.00	100.00	100.00
Aug 15 2023	Aug 18 2023	Aug 25 2023	Sep 1 2023	Sep 8 2023	Sep 15 2023	Sep 22 2023
100.00	100.00	100.00	100.00	100.00	100.00	100.00
Oct 29 2023	Oct 6 2023	Oct 13 2023	Oct 20 2023	Oct 27 2023	Nov 3 2023	Nov 10 2023
100.00	100.00	100.00	100.00	100.00	100.00	100.00
Nov 17 2023	Nov 24 2023	Dec 1 2023	Dec 8 2023	Dec 15 2023	Dec 22 2023	Dec 29 2023
100.00	100.00	100.00	100.00	100.00	100.00	100.00
Jan 7 2024	Jan 13 2024	Jan 19 2024	Jan 26 2024	Feb 2 2024	Feb 9 2024	Feb 16 2024
100.00	100.00	100.00	100.00	100.00	100.00	100.00
Feb 23 2024	Mar 1 2024	Mar 8 2024	Mar 15 2024			
100.00	100.00	100.00	100.00			

Notes: notes

* required field

Save update Cancel

Lifestyle Budg... Ⓞ

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

Name:

update

Add an expense

Expense list

Essential/Discretionary expenses

Select expenses to add

Edit selection list

Enter expenses selected

Manage credit cards

Start Date: March 13

Close Show 1m

Select Expenses to Add

The "Select expenses to add" can be accessed by clicking on the arrow to the right of "Income/Expense management" and selecting "Select expenses to Add". It serves a dual purpose:

- 1 It is a comprehensive list of expenses that can be used as a short cut to select multiple expenses as quickly as possible and have them queued for entry one after another.
- 2 It is one of the features in the Money Measures Web App designed to prevent expenses from being missed.

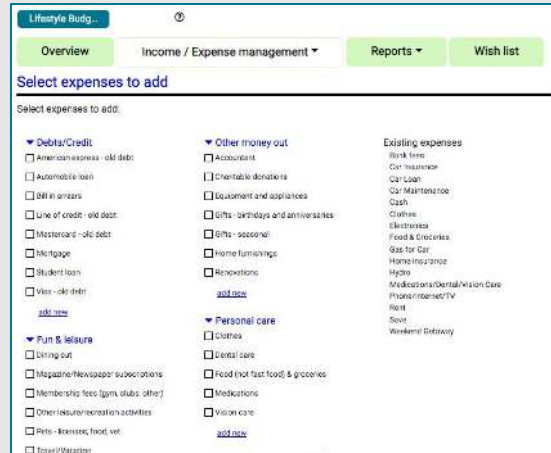
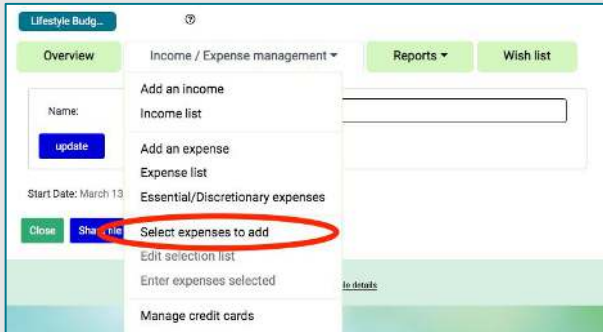
Budget Files

Ten (10) budget files can be created within a Money Measures account.

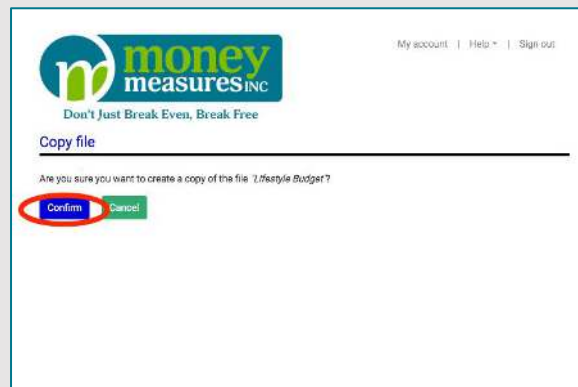
The cash flow management concept built into the Money Measures Web App is done on the premise that one budget file and the income and expenses entered in it should be representative of one bank account. This makes it possible to identify the green light, yellow light, and red light moments referred to in the "Cash flow forecast" section of this module.


To develop "what if" scenarios, one or more copies of a budget file can be made. The income and expense information to be retained for use in all of the "what if" scenarios should be entered first. Copying a budget file is done from the dashboard. Click the word "copy" that is between the file name and the image of the file that's to be copied, and on the next screen click "Confirm".

Screen Captures for Select Expenses to Add



Screen Captures for Budget Files

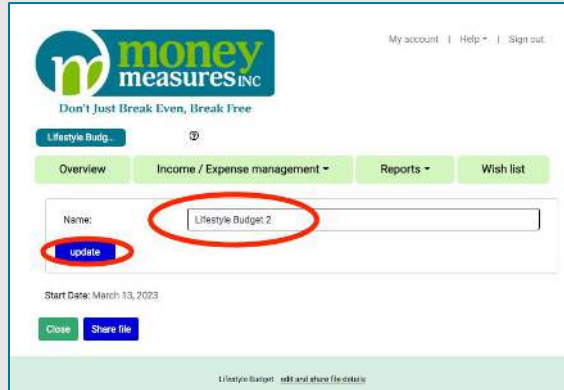




Renaming Budget Files

- 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 Renaming Budget Files



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:

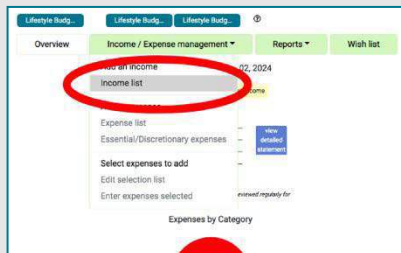
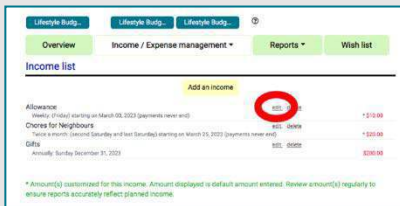
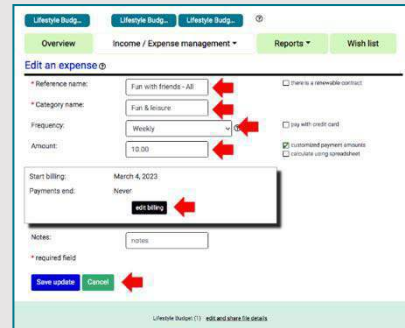
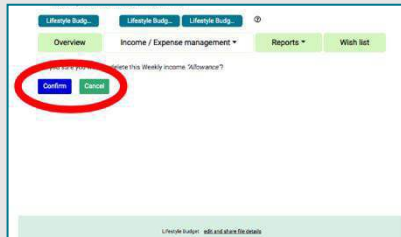
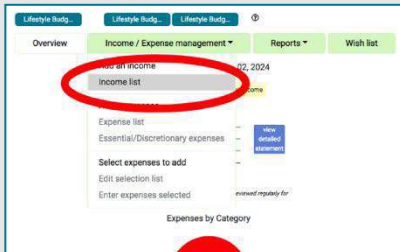
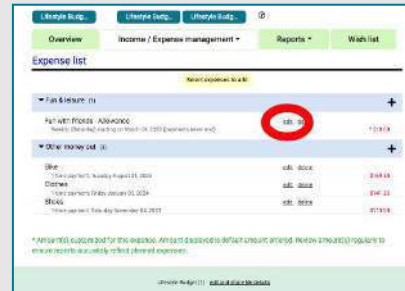
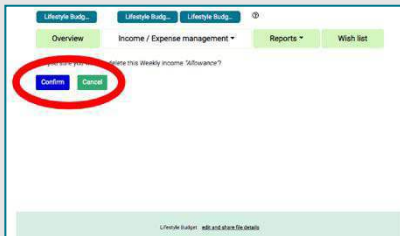
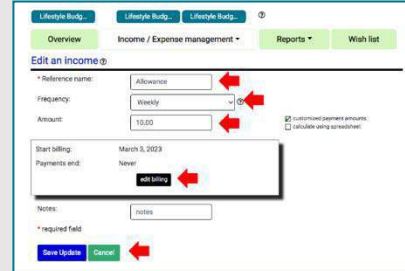
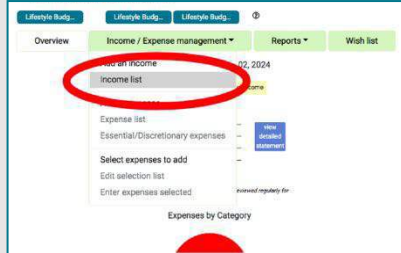
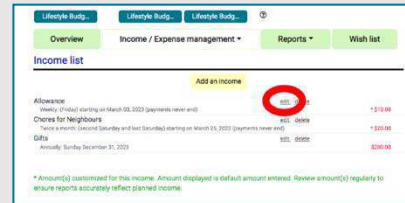
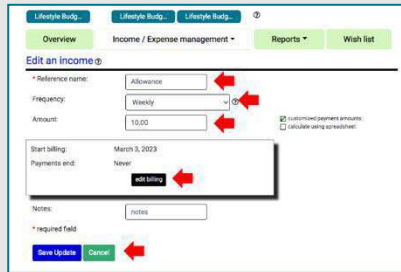
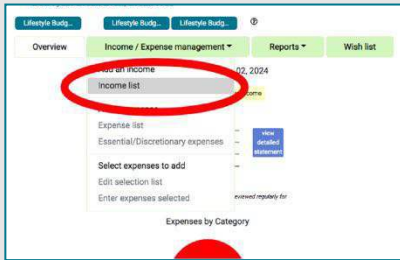
- 1 Click on the arrow in "Income/Expense management" menu and select "Income list".
- 2 To delete an income entry, click the "delete" that is beside the income entry you want to delete. You will be prompted to confirm you want the income entry deleted. If you have decided not to delete the income entry 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".

Screen Captures for Edit & Delete Income Entries





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:

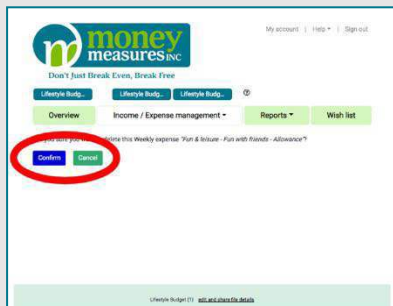
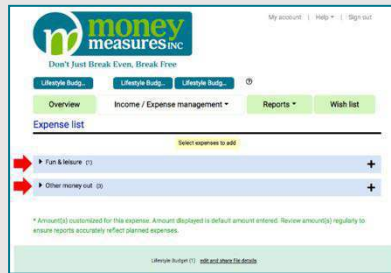
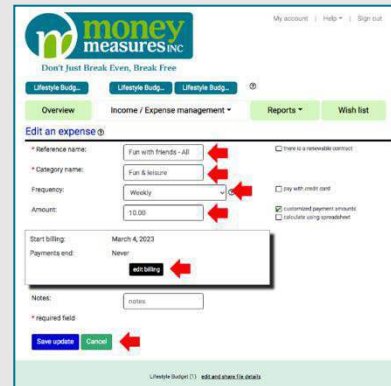
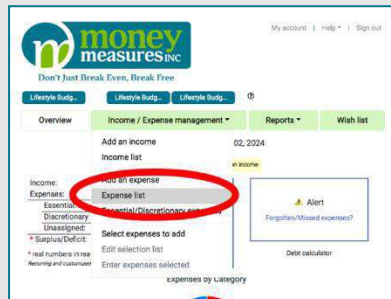
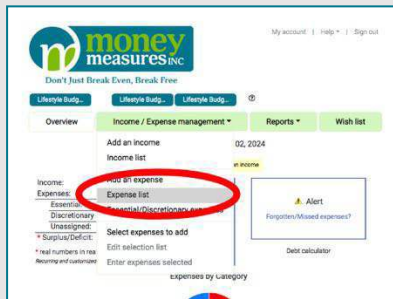
- 1 Click on the arrow in "Income/Expense management" menu and select "Expense list".
- 2 Click the arrow to the left of the category where the expense is located that you want to edit or delete and the list of expenses in that category will be displayed.
- 3 To delete an expense entry, click the "delete" 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.



Edit & Delete Expense Entries

- 8 To change the amount, click in the “Amount” box and enter the new amount.
- 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”.

Screen Captures for Edit & Delete Expense Entries





Hands-on Practice

- 1 Create a file to practice entering incomes and expenses. *
- 2 Create a budget to use as a case study to continue learning and reinforcing lessons learned about personal finances. *
- 3 Create a working budget and spending plan for yourself.

* For exercise 1 and 2 use **INCOME CHART FIGURE 2** and **EXPENSE CHART FIGURE 3** on the following pages to get started or come up with your own. Follow the required steps for entering income and expenses, selecting sample amounts and payment dates for each source.

Hands-on Practice Module for Income Chart Figure 2

INCOME CHART FIGURE 2

FREQUENCY	REFERENCE NAME	AMOUNT	PAYMENT DATES
1-time payment	IOU		
Annually	Holiday Bonus		
Bi-monthly (every 2 months)	Commissions		
Bi-weekly (every 2 months)	Part-time job		
Daily: 7 days a week	Online sales		
Daily: All week days	Office cleaning		
Every 4 months	Tax benefit payment		
Every 4 weeks	Commissions		
Monthly	Commissions		
Quarterly	Seasonal Help		
Semi-annually	Tax benefit payment		
Twice a month	Job income		
Weekly	Chores		
Repeats annually (custom payment schedule)	Campaign bonus		
1-time payment schedule (custom payment schedule)	Summer job		

Hands-on Practice

Module for Expense Chart Figure 3

EXPENSE CHART FIGURE 3

FREQUENCY	REFERENCE NAME	AMOUNT	DATE OF PAYMENT
1-time payment			
Annually			
Bi-monthly (every 2 months)			
Bi-weekly (every 2 months)			
Daily:			
7 days a week	Fast food		
Daily:			
All week days	Fast food		
Every 4 months	Vet		
Every 4 weeks	Car loan		
Monthly			
Quarterly	Property taxes		
Semi-annually	Tax installment		
Twice a month			
Weekly			
Repeats annually (custom payment schedule)			
1-time payment schedule (custom payment schedule)	Driver training		June 1, June 8, June 15, June 22, June 29 of next year

Hands-on Practice Module for Income Chart Figure 2

1-TIME PAYMENT



This screenshot shows the 'Add an income' form with the '1-time payment' option selected in the frequency dropdown. The form includes the following fields and options:

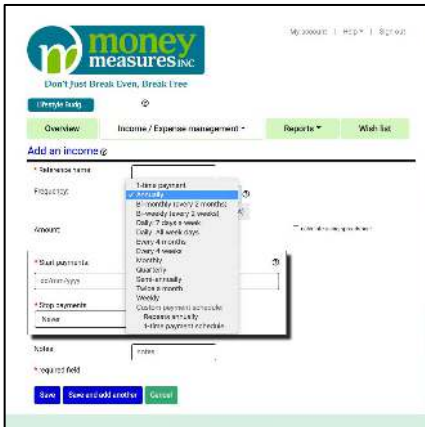
- Reference name:** [Text input field]
- Frequency:** 1-time payment (selected)
- Amount:** 0
- calculate using spreadsheet
- Date of payment:** [Text input field with placeholder 'dd/mm/yyyy']
- Notes:** [Text input field with placeholder 'notes']

Buttons: Save, Save and add another, Cancel

Footer: Lifestyle Budget 2 [edit and share file details](#)

Hands-on Practice Module for Income Chart Figure 2

ANNUALLY



This is a full screenshot of the 'Add an income' form. At the top, the Money Measures Inc. logo and tagline 'Don't Just Break Even, Break Free' are visible. The navigation menu includes 'Lifestyle Budg...', 'Overview', 'Income / Expense management', 'Reports', and 'Wish list'. The form fields are as follows:

- Reference name:** A text input field.
- Frequency:** A dropdown menu set to 'Annually', with 'Every 1 year(s)' displayed below it.
- Amount:** A text input field containing '0'. A checkbox labeled 'calculate using spreadsheet' is to its right.
- Start payments:** A date input field with the placeholder 'dd/mm/yyyy'.
- Stop payments:** A dropdown menu set to 'Never'.
- Notes:** A text input field containing 'notes'.

At the bottom, there are three buttons: 'Save', 'Save and add another', and 'Cancel'. A legend indicates that an asterisk (*) denotes a required field.

Hands-on Practice Module for Income Chart Figure 2

BI-MONTHLY (EVERY 2 MONTHS)

This screenshot shows the 'Add an income' form in the Money Measures Inc. interface. A dropdown menu is open over the 'Frequency' field, listing various payment schedules: 1-time payment, Annually, Bi-monthly (every 2 months), Bi-weekly (every 2 weeks), Daily (7 days a week), Daily (all week days), Every 4 months, Every 6 weeks, Monthly, Quarterly, Semi-annually, Twice a month, Weekly, and Custom payment schedule (Reverse annually, Reverse quarterly, Reverse payment schedule). The 'Bi-monthly (every 2 months)' option is selected. Other fields include 'Reference name', 'Amount', 'Enter day of payment', and 'Notes'. Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom.

This screenshot shows the 'Add an income' form with the following fields filled out: 'Reference name' is empty; 'Frequency' is set to 'Bi-monthly (every 2 months)'; 'Amount' is set to '0'; 'Enter day of payment' is set to 'On the 1st day of the month'; 'Notes' is set to 'notes'. There are checkboxes for 'customized payment amounts' and 'calculate using spreadsheet', both of which are unchecked. Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom. The footer of the form reads 'Lifestyle Budget 2 edit and share file details'.

Hands-on Practice Module for Income Chart Figure 2

BI-WEEKLY (EVERY 2 WEEKS)

This screenshot shows the 'Add an income' form in the Money Measures Inc. system. A dropdown menu is open for the 'Frequency' field, listing various options: 'Sublime payment', 'Annually', 'Bi-monthly (every 2 months)', 'Bi-weekly (every 2 weeks)', 'Daily: 7 days a week', 'Daily: All week days', 'Every 6 months', 'Every 4 weeks', 'Monthly', 'Quarterly', 'Semi-annually', 'Twice a month', 'Weekly', 'Custom payment schedule', 'Repeats annually', and '1-time payment schedule'. The 'Bi-weekly (every 2 weeks)' option is highlighted. Other fields include 'Reference name', 'Amount', and a day-of-week selector.

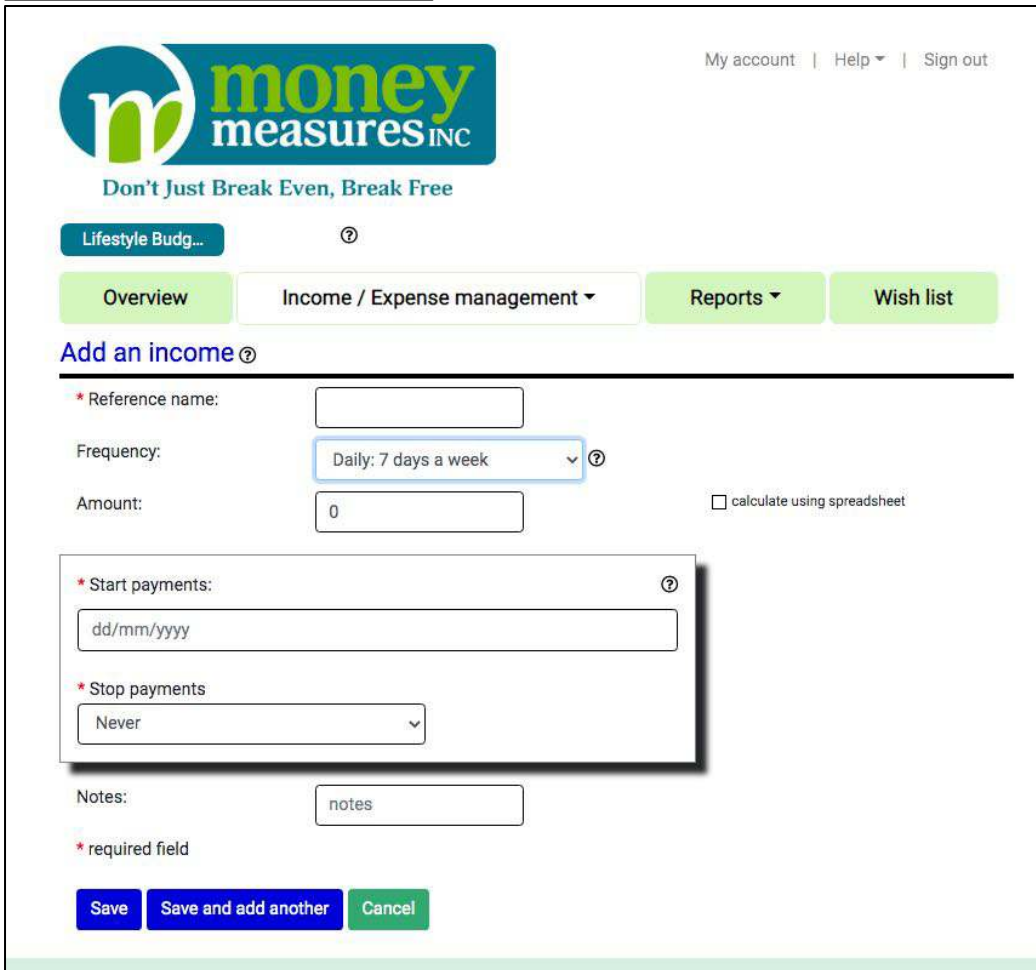
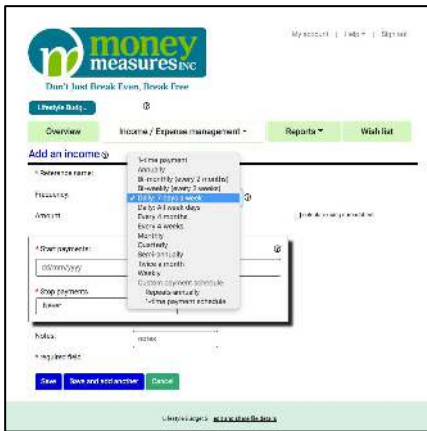
This is a full screenshot of the 'Add an income' form. The form is titled 'Add an income' and includes the following fields and options:

- Reference name:** A text input field.
- Frequency:** A dropdown menu set to 'Bi-weekly (every 2 weeks)'. A help icon (?) is next to it.
- Amount:** A text input field containing '0'.
- Day of week:** A row of seven buttons labeled 's', 'm', 't', 'w', 't', 'f', 's'.
- Notes:** A text input field containing 'notes'.
- checkboxes:** Two checkboxes: 'customized payment amounts' and 'calculate using spreadsheet', both currently unchecked.
- Buttons:** 'Save', 'Save and add another', and 'Cancel'.

At the bottom of the form, there is a footer: 'Lifestyle Budget 2 [edit and share file details](#)'.

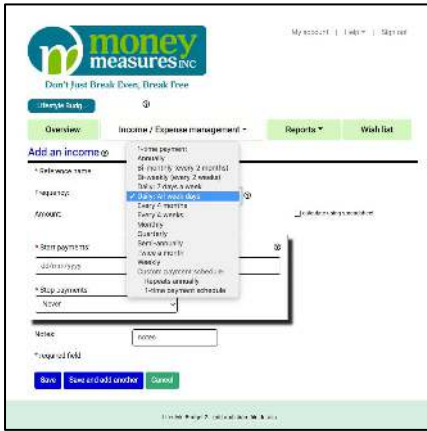
Hands-on Practice Module for Income Chart Figure 2

DAILY: 7 DAYS A WEEK



Hands-on Practice Module for Income Chart Figure 2

DAILY: ALL WEEK DAYS



This is a full screenshot of the 'Add an income' form. The Money Measures Inc. logo and tagline 'Don't Just Break Even, Break Free' are at the top. Navigation tabs include 'Lifestyle Budg...', 'Overview', 'Income / Expense management', 'Reports', and 'Wish list'. The form fields are: 'Reference name' (text input), 'Frequency' (dropdown menu with 'Daily: All week days' selected), 'Amount' (text input with '0'), and a checkbox for 'calculate using spreadsheet'. A date picker is open for 'Start payments', showing 'dd/mm/yyyy'. 'Stop payments' is a dropdown menu with 'Never' selected. A 'Notes' field contains the text 'notes'. A legend indicates '* required field'. Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom.

Hands-on Practice Module for Income Chart Figure 2

EVERY 4 MONTHS

This screenshot shows the 'Add an income' form in the Money Measures Inc. interface. A dropdown menu is open over the 'Frequency' field, showing various options: '1-time payment', 'Annually', 'Bi-monthly (every 2 months)', 'Bi-weekly (every 2 weeks)', 'Daily (once a week)', 'Call at All week days', 'Every 3 months', 'Every 4 months', 'Monthly', 'Quarterly', 'Semi-annually', 'Twice a month', 'Weekly', 'Custom payment schedule', 'Repeats annually', and '1-time payment schedule'. The 'Every 4 months' option is highlighted. Below the dropdown, there are checkboxes for 'customized payment amounts' and 'calculate using spreadsheet'. The form also includes fields for 'Reference name', 'Amount', 'Enter day of payment', and 'Notes'.

This screenshot shows the 'Add an income' form with the 'Every 4 months' frequency selected. The form includes the following fields and options:

- Reference name:** [Empty text box]
- Frequency:** [Every 4 months (dropdown menu)]
- Amount:** [0 (text box)]
- customized payment amounts:**
- calculate using spreadsheet:**
- Enter day of payment:**
 - On the [1st (dropdown)] day of the month
 - On the [First (dropdown)] [Monday (dropdown)] of the month
- Notes:** [notes (text box)]
- * required field**
- Buttons:** Save, Save and add another, Cancel

At the bottom of the form, it says 'Lifestyle Budget 2 [edit and share file details](#)'.

Hands-on Practice Module for Income Chart Figure 2

EVERY 4 WEEKS

This screenshot shows the 'Add an income' form in the Money Measures Inc. interface. A dropdown menu is open over the 'Frequency' field, listing various options: 1-time payment, Annually, Bi-monthly (every 2 months), Bi-weekly (every 2 weeks), Daily (7 days a week), Daily (All week days), Every 4 months, **Every 4 weeks** (highlighted), Monthly, Quarterly, Semi-annually, Twice a month, Weekly, and Custom payment schedule. Below the dropdown, there are checkboxes for 'customized payment amounts' and 'calculate using spreadsheet'. The form also includes fields for 'Reference name', 'Amount', and a day-of-week selector (s, m, t, w, t, f, s). Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom.

This is a full screenshot of the 'Add an income' form. The 'Frequency' dropdown is set to 'Every 4 weeks'. The 'Amount' field contains the number '0'. The day-of-week selector shows 's m t w t f s'. The 'Notes' field contains the text 'notes'. The 'customized payment amounts' and 'calculate using spreadsheet' checkboxes are unchecked. The form is titled 'Add an income' and includes navigation tabs for 'Overview', 'Income / Expense management', 'Reports', and 'Wish list'. The Money Measures Inc. logo and tagline 'Don't Just Break Even, Break Free' are at the top. The footer of the form says 'Lifestyle Budget 2 edit and share file details'.

Hands-on Practice Module for Income Chart Figure 2

MONTHLY

This screenshot shows the 'Add an income' form in the Money Measures Inc. application. A dropdown menu is open, showing various frequency options: 'Once', 'Twice', 'Quarterly', 'Monthly', 'Bi-monthly (every 2 months)', 'Bi-weekly (every 2 weeks)', 'Daily', '7 days a week', 'Daily (7 week days)', 'Every 4 months', and 'Every 4 weeks'. The 'Monthly' option is currently selected. The form includes fields for 'Reference name', 'Amount', and 'Enter day of payment' (with options for 'On the 1st day of the month' and 'On the First Monday of the month'). There are also checkboxes for 'customized payment amounts' and 'calculate using spreadsheet'. Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom.

This is a full screenshot of the 'Add an income' form. At the top, the Money Measures Inc. logo and tagline 'Don't Just Break Even, Break Free' are visible. The navigation bar includes 'Lifestyle Budg...', 'Overview', 'Income / Expense management', 'Reports', and 'Wish list'. The form fields are: 'Reference name' (text input), 'Frequency' (dropdown menu set to 'Monthly'), 'Amount' (text input set to '0'), and 'Enter day of payment' (radio buttons for 'On the 1st day of the month' and 'On the First Monday of the month'). There are checkboxes for 'customized payment amounts' and 'calculate using spreadsheet'. A 'Notes' field contains the text 'notes'. At the bottom, there are buttons for 'Save', 'Save and add another', and 'Cancel'. The footer of the form says 'Lifestyle Budget 2 [edit and share file details](#)'.

Hands-on Practice

Module for Income Chart Figure 2

QUARTERLY

This screenshot shows the 'Add an income' form in the Money Measures Inc. interface. A dropdown menu is open over the 'Frequency' field, listing various options: '1-time payment', 'Annually', 'Bi-monthly (every 2 months)', 'Bi-weekly (every 2 weeks)', 'Daily (every 1 day)', 'Daily (every 2 days)', 'Daily (every 3 days)', 'Daily (every 4 days)', 'Daily (every 5 days)', 'Daily (every 6 days)', 'Daily (every 7 days)', 'Daily (every 8 days)', 'Daily (every 9 days)', 'Daily (every 10 days)', 'Daily (every 11 days)', 'Daily (every 12 days)', 'Daily (every 13 days)', 'Daily (every 14 days)', 'Daily (every 15 days)', 'Daily (every 16 days)', 'Daily (every 17 days)', 'Daily (every 18 days)', 'Daily (every 19 days)', 'Daily (every 20 days)', 'Daily (every 21 days)', 'Daily (every 22 days)', 'Daily (every 23 days)', 'Daily (every 24 days)', 'Daily (every 25 days)', 'Daily (every 26 days)', 'Daily (every 27 days)', 'Daily (every 28 days)', 'Daily (every 29 days)', 'Daily (every 30 days)', 'Daily (every 31 days)', 'Monthly', 'Quarterly', 'Semi-annually', 'Twice a month', 'Weekly', 'Custom payment schedule', 'Repeats annually', and '1-time payment schedule'. The 'Quarterly' option is highlighted. Other fields include 'Reference name', 'Amount', 'Enter day of payment' (with radio buttons for 'On the 1st day of the month' and 'On the First Monday of the month'), and 'Notes'. Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom.

This is a full screenshot of the 'Add an income' form. The Money Measures Inc. logo and tagline 'Don't Just Break Even, Break Free' are at the top. Navigation links for 'My account', 'Help', and 'Sign out' are in the top right. Below the logo is a 'Lifestyle Budg...' button with a question mark. A menu bar contains 'Overview', 'Income / Expense management', 'Reports', and 'Wish list'. The 'Add an income' section has a question mark icon. The form fields are: '* Reference name:' (text input), 'Frequency:' (dropdown menu with 'Quarterly' selected), 'Amount:' (text input with '0'), and 'Enter day of payment:' (radio buttons for 'On the 1st day of the month' and 'On the First Monday of the month'). There are checkboxes for 'customized payment amounts' and 'calculate using spreadsheet'. A 'Notes:' field contains the text 'notes'. At the bottom are 'Save', 'Save and add another', and 'Cancel' buttons. A footer link reads 'Lifestyle Budget 2 edit and share file details'.

Hands-on Practice Module for Income Chart Figure 2

SEMI-ANNUALLY

This screenshot shows the 'Add an income' form in the Money Measures Inc. interface. A dropdown menu is open, showing various frequency options: 1-time payment, Annually, Bi-monthly (every 2 months), Bi-weekly (every 2 weeks), Daily, 7 days a week, Daily, all week days, Every 4 months, Monthly, Quarterly, and Semi-annually. The 'Semi-annually' option is highlighted. Other form fields include 'Reference name', 'Amount', 'Enter day of payment' (with radio buttons for 'On the 1st day of the month' and 'On the First Monday of the month'), and 'Notes'. Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom.

This is a full screenshot of the 'Add an income' form. The 'Semi-annually' option is selected in the frequency dropdown. The amount field is set to 0. The 'Enter day of payment' section has 'On the 1st day of the month' selected. The 'Notes' field contains the text 'notes'. The form includes a 'required field' asterisk and buttons for 'Save', 'Save and add another', and 'Cancel'. At the bottom, there is a link to 'edit and share file details'.

Hands-on Practice Module for Income Chart Figure 2

TWICE A MONTH

This screenshot shows the 'Add an income' form in the Money Measures Inc. interface. A dropdown menu is open over the 'Frequency' field, listing various options: 'Daily: 7 days a week', 'Daily: 5 work days', 'Every 4 months', 'Monthly', 'Quarterly', 'Semi-annually', and 'Twice a month'. The 'Twice a month' option is highlighted. Other visible fields include 'Reference name', 'Amount', and 'Payment #1'.

This is a full screenshot of the 'Add an income' form. The Money Measures Inc. logo and tagline 'Don't Just Break Even, Break Free' are at the top. Navigation buttons for 'Lifestyle Budg...', 'Overview', 'Income / Expense management', 'Reports', and 'Wish list' are present. The form fields are as follows:

- * Reference name:** [Empty text box]
- Frequency:** [Twice a month] (dropdown menu)
- Amount:** [0] (text box)
- customized payment amounts
- calculate using spreadsheet
- * Payment #1:**
 - On the [1st] day of the month
 - On the [First] [Monday] of the month
- Notes:** [notes] (text box)
- * required field**

Buttons at the bottom include 'Save', 'Save and add another', and 'Cancel'. A footer link reads 'Lifestyle Budget 2 [edit and share file details](#)'.

Hands-on Practice Module for Income Chart Figure 2

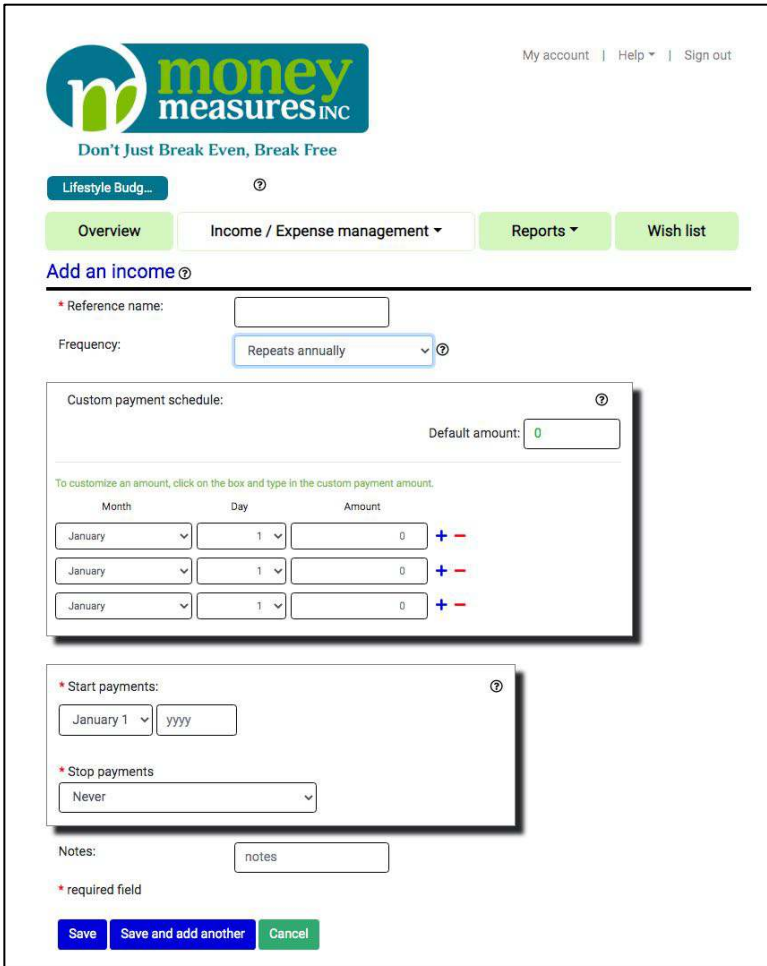
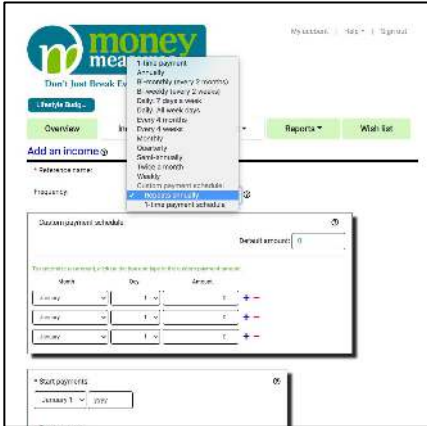
WEEKLY

This screenshot shows the 'Add an income' form in the Money Measures Inc. interface. A dropdown menu is open over the 'Frequency' field, listing various payment schedules: '1-time payment', 'Annually', 'Bi-monthly (every 2 months)', 'Bi-weekly (every 2 weeks)', 'Daily: 7 days a week', 'Daily: All week days', 'Every 6 months', 'Every 2 weeks', 'Monthly', 'Quarterly', 'Semi-annually', and 'twice a month'. The 'Weekly' option is highlighted. Other visible fields include 'Reference name', 'Amount', and a day-of-the-week selector (A S M T W T F S). Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom.

This is a full screenshot of the 'Add an income' form. The Money Measures Inc. logo and tagline 'Don't Just Break Even, Break Free' are at the top. The 'Lifestyle Budg...' tab is active. The 'Income / Expense management' dropdown is selected. The 'Add an income' section contains the following fields: 'Reference name' (empty), 'Frequency' (set to 'Weekly'), 'Amount' (set to '0'), and a day-of-the-week selector (set to 's m t w t f s'). There are checkboxes for 'customized payment amounts' and 'calculate using spreadsheet'. At the bottom, there are 'Save', 'Save and add another', and 'Cancel' buttons. The footer of the form reads 'Lifestyle Budget 2 [edit and share file details](#)'.

Hands-on Practice Module for Income Chart Figure 2


CUSTOM PAYMENT SCHEDULE: REPEATS ANNUALLY



Hands-on Practice Module for Income Chart Figure 2

CUSTOM PAYMENT SCHEDULE: 1-TIME PAYMENT SCHEDULE




My account | Help | Sign out

Don't Just Break Even, Break Free

Lifestyle Budg...
?

Overview
Income / Expense management ▾
Reports ▾
Wish list

Add an income ?

* Reference name:

Frequency: 1-time payment schedule ▾ ?

Custom payment schedule: ?

Default amount:

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

Month	Day	Year	Amount	
January ▾	1 ▾	2023 ▾	<input type="text" value="0"/>	+ -
January ▾	1 ▾	2023 ▾	<input type="text" value="0"/>	+ -
January ▾	1 ▾	2023 ▾	<input type="text" value="0"/>	+ -

Notes:

* required field

Save
Save and add another
Cancel

Lifestyle Budget 2 [edit and share file details](#)

Hands-on Practice Module for Expense Chart Figure 3

1-TIME PAYMENT

This screenshot shows the 'Add an expense' form in the Money Measures Inc. application. A dropdown menu is open for the 'FREQUENCY' field, displaying options: '1-time payment', 'Annually', 'Bi-weekly (every 2 weeks)', 'Bi-monthly (every 2 months)', 'Daily (at each day)', 'Every 6 months', 'Every 4 weeks', 'Monthly', 'Quarterly', 'Semi-annually', 'Half a year', 'Yearly', and 'Custom payment schedule'. The '1-time payment' option is highlighted. Other fields include 'Reference name', 'Category name', 'Amount', and 'Date of payment'. There are also checkboxes for 'there is a renewable contract', 'pay with credit card', and 'calculate using spreadsheet'. Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom.

This is a full screenshot of the 'Add an expense' form. The header includes the Money Measures Inc. logo and navigation links for 'My account', 'Help', and 'Sign out'. Below the logo is the tagline 'Don't Just Break Even, Break Free' and a 'Lifestyle Budg...' button. A navigation bar contains 'Overview', 'Income / Expense management' (selected), 'Reports', and 'Wish list'. The form title is 'Add an expense'. Fields include: 'Reference name' (text input), 'Category name' (text input), 'Frequency' (dropdown menu with '1-time payment' selected), 'Amount' (text input with '0'), and 'Date of payment' (text input with placeholder 'dd/mm/yyyy'). There are checkboxes for 'there is a renewable contract', 'pay with credit card', and 'calculate using spreadsheet'. A 'Notes' field contains the text 'notes'. A '* required field' label is present. At the bottom are buttons for 'Save', 'Save and add another', and 'Cancel'. The footer shows 'Lifestyle Budget 2' and a link to 'edit and share file details'.

Hands-on Practice Module for Expense Chart Figure 3

ANNUALLY

money measures INC
Don't Just Break Even, Break Free

My account | Help | Sign out

Lifestyle Budget 2

Overview Income / Expense management Reports Wish list

Add an expense

* Reference name:

* Category name:

Frequency: there is a renewable contract

Every year(s) pay with credit card

Amount: calculate using spreadsheet

* Start billing:

* Stop billing:

Notes:

* required field

Save Save and add another Cancel

Lifestyle Budget 2 [edit and share file details](#)

money measures INC
Don't Just Break Even, Break Free

My account | Help | Sign out

Lifestyle Budget 2

Overview Income / Expense management Reports Wish list

Add an expense

* Reference name:

* Category name:

Frequency: there is a renewable contract

Every year(s) pay with credit card

Amount: calculate using spreadsheet

* Start billing:

* Stop billing:

Notes:

* required field

Save Save and add another Cancel

Lifestyle Budget 2 [edit and share file details](#)

Hands-on Practice Module for Expense Chart Figure 3

BI-MONTHLY (EVERY 2 MONTHS)

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My account | Help | Sign out

Lifestyle Budg... ?

Overview Income / Expense management Reports Wish list

Add an expense ?

* Reference name: there is a renewable contract

* Category name: pay with credit card

Frequency: **Bi-monthly (every 2 months)** ? customized payment amounts
 calculate using spreadsheet

Amount:

* Enter day of payment:

On the day of the month

On the of the month

Notes:

* required field

Save Save and add another Cancel

Lifestyle Budget 2 [edit and share file details](#)

money measures INC
Don't Just Break Even, Break Free

My account | Help | Sign out

Lifestyle Budg... ?

Overview Income / Expense management Reports Wish list

Add an expense ?

* Reference name: there is a renewable contract

* Category name: pay with credit card

Frequency: **Bi-monthly (every 2 months)** ? customized payment amounts
 calculate using spreadsheet

Amount:

* Enter day of payment:

On the day of the month

On the of the month

Notes:

* required field

Save Save and add another Cancel

Lifestyle Budget 2 [edit and share file details](#)

Hands-on Practice

Module for Expense Chart Figure 3

BI-WEEKLY (EVERY 2 WEEKS)

This screenshot shows the 'Add an expense' form in the Money Measures Inc. application. The 'Frequency' dropdown menu is open, displaying various options such as 'One-time payment', 'Annually', 'Bi-monthly (every 2 months)', and 'Bi-weekly (every 2 weeks)'. The 'Bi-weekly (every 2 weeks)' option is currently selected. Other visible fields include 'Reference name', 'Category name', 'Amount', and 'Notes'.

This is a full screenshot of the 'Add an expense' form. The 'Bi-weekly (every 2 weeks)' frequency is selected in the dropdown menu. The form includes the following fields and options:

- Reference name:** Text input field.
- Category name:** Text input field.
- Frequency:** Dropdown menu set to 'Bi-weekly (every 2 weeks)'.
- Amount:** Text input field with '0' entered.
- Days:** A row of seven checkboxes labeled 's', 'm', 't', 'w', 't', 'f', 's' for selecting the days of the week.
- Notes:** Text input field with 'notes' entered.
- Options:**
 - there is a renewable contract
 - pay with credit card
 - customized payment amounts
 - calculate using spreadsheet
- Buttons:** 'Save', 'Save and add another', and 'Cancel'.

At the bottom of the form, it says 'Lifestyle Budget 2 [edit and share file details](#)'.

Hands-on Practice Module for Expense Chart Figure 3

DAILY: 7 DAYS A WEEK

money measures INC
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My account | Help | Sign out

Lifestyle Budget 2

Overview Income / Expense management Reports Wish list

Add an expense

* Reference name:

* Category name:

Frequency: **Daily: 7 days a week**

Amount:

* Start billing:

* Stop billing:

Notes:

* required field

Save Save and add another Cancel

money measures INC
Don't Just Break Even, Break Free

My account | Help | Sign out

Lifestyle Budget 2

Overview Income / Expense management Reports Wish list

Add an expense

* Reference name:

* Category name:

Frequency: **Daily: 7 days a week**

Amount:

* Start billing:

* Stop billing:

Notes:

* required field

Save Save and add another Cancel

Lifestyle Budget 2 [edit and share file details](#)

Hands-on Practice Module for Expense Chart Figure 3

DAILY: ALL WEEK DAYS

This screenshot shows the 'Add an expense' form in the Money Measures Inc. system. A dropdown menu is open over the 'Frequency' field, showing options: 'Daily: All week days' (selected), 'Daily: 2 weekdays', 'Daily: 2 weekends', 'Weekly', 'Quarterly', 'Semi-annually', 'Annually', 'Custom: see next schedule', 'Bi-monthly', and '3 times a year schedule'. The form includes fields for Reference name, Category name, Amount, Start billing, Stop billing, and Notes. Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom.

This screenshot shows the 'Add an expense' form with the 'Daily: All week days' frequency selected. The form includes fields for Reference name, Category name, Amount (set to 0), Start billing (dd/mm/yyyy), Stop billing (Never), and Notes. There are checkboxes for 'there is a renewable contract', 'pay with credit card', and 'calculate using spreadsheet'. Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom. The footer shows 'Lifestyle Budget 2' and a link to 'edit and share file details'.

Hands-on Practice Module for Expense Chart Figure 3

EVERY 4 MONTHS

This screenshot shows the 'Add an expense' form in the Money Measures Inc. interface. A dropdown menu is open over the 'Frequency' field, listing various options: '1 time payment', 'Annually', 'Bi-monthly (every 2 months)', 'Bi-weekly (every 2 weeks)', 'Daily: 7 days a week', 'Daily: All week days', 'Every 4 months', 'Every 7 weeks', 'Monthly', 'Quarterly', 'Semi-annually', 'Bi-annually', 'Custom payment schedule', 'Repeats annually', and '1-time payment (one-time)'. The 'Every 4 months' option is currently selected. Other form fields include 'Reference name', 'Category name', 'Amount', and 'Notes'.

This is a full screenshot of the 'Add an expense' form. The 'Frequency' dropdown menu is set to 'Every 4 months'. The form includes the following fields and options:

- Reference name:** [Text input field]
- Category name:** [Text input field]
- Frequency:** [Dropdown menu: Every 4 months]
- Amount:** [Text input field: 0]
- Enter day of payment:**
 - On the [1st] day of the month
 - On the [First] [Monday] of the month
- Notes:** [Text input field: notes]

Additional checkboxes on the right side of the form include:

- there is a renewable contract
- pay with credit card
- customized payment amounts
- calculate using spreadsheet

Buttons at the bottom: Save, Save and add another, Cancel.

Hands-on Practice Module for Expense Chart Figure 3

EVERY 4 WEEKS

Hands-on Practice Module for Expense Chart Figure 3

MONTHLY

This screenshot shows the 'Add an expense' form in the Money Measures Inc. interface. A dropdown menu is open, displaying various frequency options: 1 time per year, Annually, Bi-monthly (twice a month), Bi-weekly (every 2 weeks), Daily (7 days a week), Daily (6 days a week), Every 4 months, Every 6 months, Monthly (highlighted), Quarterly, Semi-annually, Half a month, Weekly, Custom payment schedule, Bi-weekly (bi-weekly), Bi-monthly (bi-monthly), and Bi-weekly (bi-weekly). The form includes fields for Reference name, Category name, Frequency, Amount, and Enter day of payment. There are also checkboxes for 'there is a renewable contract', 'pay with credit card', 'customized payment amounts', and 'calculate using spreadsheet'. Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom.

This screenshot shows the 'Add an expense' form with the 'Monthly' frequency selected in the dropdown menu. The form includes the following fields and options:

- Reference name:** [Text input field]
- Category name:** [Text input field]
- Frequency:** Monthly (selected in dropdown)
- Amount:** 0 (in text input field)
- Enter day of payment:**
 - On the 1st day of the month
 - On the First Monday of the month
- Notes:** notes (in text input field)
- Checkboxes:**
 - there is a renewable contract
 - pay with credit card
 - customized payment amounts
 - calculate using spreadsheet
- Buttons:** Save, Save and add another, Cancel

At the bottom, it says 'Lifestyle Budget 2 edit and share file details'.

Hands-on Practice Module for Expense Chart Figure 3

QUARTERLY

Hands-on Practice Module for Expense Chart Figure 3

SEMI-ANNUALLY

This screenshot shows the 'Add an expense' form in the Money Measures Inc. interface. A dropdown menu is open, showing various frequency options: 'Daily', 'Bi-weekly (every 2 weeks)', 'Weekly', 'Bi-monthly (every 2 months)', 'Quarterly', 'Semi-annually', 'Annually', 'Monthly', and 'Custom'. The 'Semi-annually' option is currently selected. The form includes fields for reference name, category name, amount, and day of payment, along with checkboxes for contract renewability, credit card payment, and spreadsheet calculation. Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom.

This is a full screenshot of the 'Add an expense' form. The Money Measures Inc. logo and tagline 'Don't Just Break Even, Break Free' are at the top. Navigation links for 'My account', 'Help', and 'Sign out' are in the top right. The 'Lifestyle Budget...' section is active. The 'Add an expense' form contains the following fields and options:

- Reference name:
- Category name:
- Frequency: **Semi-annually** (dropdown menu)
- Amount:
- Enter day of payment:
 - On the 1st day of the month
 - On the First Monday of the month
- Notes:

Checkboxes on the right side:

- there is a renewable contract
- pay with credit card
- customized payment amounts
- calculate using spreadsheet

Buttons at the bottom: **Save**, **Save and add another**, **Cancel**.

Footer: Lifestyle Budget 2 [edit and share file details](#)

Hands-on Practice Module for Expense Chart Figure 3

TWICE A MONTH

This screenshot shows the 'Add an expense' form in the Money Measures Inc. interface. A dropdown menu is open over the 'Frequency' field, listing various options: 'Once a month', 'Twice a month', 'Quarterly', 'Semi-annually', 'Annually', 'Bi-annually', 'Quarterly', 'Semi-annually', 'Annually', 'Bi-annually', 'Quarterly', 'Semi-annually', 'Annually', 'Bi-annually', 'Quarterly', 'Semi-annually', 'Annually', 'Bi-annually'. The 'Twice a month' option is highlighted. The form includes fields for Reference name, Category name, Amount, Payment #1, and Notes. There are also checkboxes for 'there is a renewable contract', 'pay with credit card', 'customized payment amounts', and 'calculate using spreadsheet'. Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom.

This screenshot shows the 'Add an expense' form in the Money Measures Inc. interface. The 'Frequency' dropdown menu is now closed, and 'Twice a month' is selected. The form includes fields for Reference name, Category name, Amount (set to 0), Payment #1, and Notes (set to 'notes'). There are also checkboxes for 'there is a renewable contract', 'pay with credit card', 'customized payment amounts', and 'calculate using spreadsheet'. Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom. The footer of the form reads 'Lifestyle Budget 2 [edit and share file details](#)'.

Hands-on Practice

Module for Expense Chart Figure 3

WEEKLY

This screenshot shows the 'Add an expense' form in the Money Measures Inc. interface. A dropdown menu is open over the 'Frequency' field, listing various options: '1-time payment', 'Annually', 'Bi-monthly (every 2 months)', 'Bi-weekly (every 2 weeks)', 'Daily (7 days a week)', 'Daily (All week days)', 'Every 4 months', 'Every 6 weeks', 'Monthly', 'Quarterly', 'Semi-annually', 'Twice a month', and 'Weekly'. The 'Weekly' option is highlighted. Other form fields include 'Reference name', 'Category name', 'Amount', and a 'Notes' field. There are also checkboxes for 'there is a renewable contract', 'pay with credit card', 'customized payment amounts', and 'calculate using spreadsheet'. Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom.

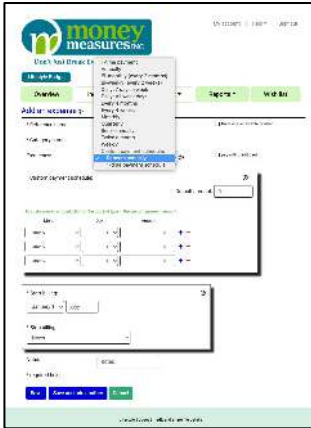
This is a full screenshot of the 'Add an expense' form. At the top, the Money Measures Inc. logo and tagline 'Don't Just Break Even, Break Free' are visible. Navigation links for 'My account', 'Help', and 'Sign out' are in the top right. Below the logo is a 'Lifestyle Budg...' button with a question mark icon. A menu bar contains 'Overview', 'Income / Expense management', 'Reports', and 'Wish list'. The 'Add an expense' section includes the following fields and options:

- * Reference name: [text input]
- * Category name: [text input]
- Frequency: [Weekly] (dropdown menu)
- Amount: [0] (text input)
- * s m t w t f s (checkboxes for days of the week)
- Notes: [notes] (text input)
- * required field (text)
- there is a renewable contract (checkbox)
- pay with credit card (checkbox)
- customized payment amounts (checkbox)
- calculate using spreadsheet (checkbox)

Buttons for 'Save', 'Save and add another', and 'Cancel' are at the bottom. A footer link reads 'Lifestyle Budget 2 edit and share file details'.

Hands-on Practice Module for Expense Chart Figure 3

CUSTOM PAYMENT SCHEDULE: REPEATS ANNUALLY



money measures INC. My account | Help | Sign out

Don't Just Break Even, Break Free

Lifestyle Budget...

Overview | Income / Expense management | Reports | Wish list

Add an expense

* Reference name: there is a renewable contract

* Category name:

Frequency: pay with credit card

Custom payment schedule: Default amount: 0

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

Month	Day	Amount	
January	1	0	+ -
January	1	0	+ -
January	1	0	+ -

* Start billing:

* Stop billing:

Notes:

* required field

Save Save and add another Cancel

Hands-on Practice Module for Expense Chart Figure 3

CUSTOM PAYMENT SCHEDULE: 1-TIME PAYMENT SCHEDULE

money measures INC

My account | Help | Sign out

Don't Just Break Even, Break Free

Lifestyle Budget 2

Overview | Income / Expense management | Reports | Wish list

Add an expense

* Reference name:

* Category name:

Frequency: **1-time payment schedule**

Custom payment schedule: Default amount:

Month	Day	Year	Amount
January	1	2023	0
January	1	2023	0
January	1	2023	0

Notes:

* required field

Save Save and add another Cancel

money measures INC

My account | Help | Sign out

Don't Just Break Even, Break Free

Lifestyle Budget 2

Overview | Income / Expense management | Reports | Wish list

Add an expense

* Reference name: there is a renewable contract

* Category name:

Frequency: **1-time payment schedule** pay with credit card

Custom payment schedule: Default amount:

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

Month	Day	Year	Amount
January	1	2023	0
January	1	2023	0
January	1	2023	0

Notes:

* required field

Save Save and add another Cancel

Lifestyle Budget 2 [edit and share file details](#)