



MoneySlinger Quick Start Guide

So why should I take the time and effort to do this?

Because you want to manage your entire household finances using the same 4 figures, 1 calculation, only twice a month.

Why averaging? The reason we're averaging, is because averaging directly addresses the problem of money management, that's NEVER addressed, that makes it so complicated and time consuming in the first place.

That problem is **variability**. Months, weeks, days, figures, amounts, due dates, income and outgoing schedules...they're all forever out of sync, for a myriad of reasons, making your cashflow **always** complicated, and never the same. This makes the job of managing your money, complicated, and never the same.

MoneySlinger's objective is to make it all the same, all the time.

By averaging income and expenses, MoneySlinger allows you to move your money management focus up and out above the trees, through the random chaos, to see the forest, that can now be easily manipulated by managing only 4 fixed, semi-monthly figures each month. Far easier than managing each income and expense figure—and time schedule, individually. We can do this in part by using dedicated bank accounts, as a "container" that contains our variability. In there you will maintain an "average volume" of expenses.

We "**neutralize**" the variability of each individual expense, by the opposing variability of another in the same account. When one expense goes up one month, another expense goes down inside that same account. It's surprising how effective this is. This allows you to deposit the very same "average figure", on your very same "average schedule", while your bank account absorbs all the variability inside the account, month to month.

When you make the very same "average deposit", on the very same semi-monthly "average schedule" you're essentially paying ALL your bills, all at one time—with virtually no calculation.

Your Objective: 4 Figures, 1 Calculation, Twice a Month

FILE ▾		BUDGET WORKSHEET				TRACKING WORKSHEETS			
Demo Budget ("Save as" before editing)					Sunday, February 7, 2016				
INCOME									
	YEARLY	MONTHLY	SEMI-MO	BI-WEEKLY	WEEKLY	RECEIVED	NOTES		
Bob's Income	65,208	5,434	2,717	2,508	1,254	Bi-Weekly	▼		
Susan's Income (part time)	37,020	3,085	1,543	1,424	712	Semi-Mo.	▼		
Home Business	4,800	400	200	185	92	Other	▼		
Extra Weekly/Bi-Weekly Paychecks or Income						Other	▼	For Deposit Worksheet	
Total Income	107,028	8,919	4,460	4,117	2,058				
Extra Weekly/Bi-Weekly Paychecks	-5,016	-418	-209	1 month set-aside for weekly/bi-weekly income schedule What is this?					
Adjusted Income	102,012	8,501	4,251	← Adjusted Semi-Monthly Income					
FIXED BLUE EXPENSES									
	AP	DUE	YEARLY	MONTHLY	SEMI-MO	SESSION	NOTES		
Mortgage	<input type="checkbox"/>	1	21,852	1,821	911	1	AP = Autopay		
Home Heating/Gas	<input type="checkbox"/>	3	2,000	167	83	1			
Electric	<input type="checkbox"/>	25	1,800	150	75	2			
Car Payment	<input checked="" type="checkbox"/>	24	4,200	350	175	2	Autopay from Blue Account		
MC #4499 - Health Insurance	<input checked="" type="checkbox"/>	6	6,216	518	259	1	Autopay on MasterCard		
Visa #3345 - Cell Phones	<input checked="" type="checkbox"/>	6	2,160	180	90	1	Autopay on MasterCard		
Visa #3345 - Auto Insurance	<input checked="" type="checkbox"/>	6	1,200	100	50	1	Autopay on MasterCard		
School Loan	<input type="checkbox"/>	10	1,800	150	75	1			
	<input type="checkbox"/>	-				NONE			
Satellite TV	<input checked="" type="checkbox"/>	24	1,140	95	48	2			
Garbage	<input checked="" type="checkbox"/>	18	192	16	8	2	Paid quarterly		
Visa #3345 - Visa Commitment	<input type="checkbox"/>	-	4,800	400	200	2	Commitment to pay down existing debt by \$1,000/yr		

OK, so what's my first objective?

Your first task at hand, is to "average" all income and expense figures, as well as all cashflow time schedules, into a semi-monthly, repeating routine.

- 1. Sign up** for a Free Trial MoneySlinger account. It will open on a Budget Worksheet. The Budget Worksheet is your primary worksheet.
- 2. Save a copy of the Demo Budget** that comes by default with MoneySlinger (to preserve it) by choosing File/Save Budget As.../

Enter a new budget name (you can change it later). This makes an entire copy of the Demo Budget, leaving the original Demo Budget in place for reference if you need it. If you don't want to start from the Demo Budget, just choose to create a New Budget in the File menu instead.
- 4. Delete old tracking data.** If you copied the Demo Budget to start with, note that all tracking data copied over as well on the Tracking Worksheets, which you don't need for your new budget. **Choose File/Clear All Tracking**, to delete all data on the Tracking Worksheets. Your Budget Worksheet will not be effected. What you just did above, is what you'll do at each years end: make a copy of the ending years budget, then delete last years tracking data in it, adjust any budget figures as needed, and your set to begin the next year.

FILE ▾		BUDGET WORKSHEET			
New Budget	Budget	"Save as" before editing)			
Open Budget					
Save Budget As...		INCOME			
		YEARLY	MONTHLY		
Clear All Tracking		44,200	3,683		
Delete Budget		38,220	3,185		
Archive Budget		4,800	400		
Open Archive		Total Income	87,220	7,261	
Print		Extra Weekly/Bi-Weekly Paychecks	-3,400	-283	
		Adjusted Income	83,820	6,981	
FIXED BLUE EXPENSES					
	AP	DUE	YEARLY	MONTHLY	

Your Objective: 4 Figures, 1 Calculation, Twice a Month

Roughing in Your MoneySlinger Budget Worksheet

The objective on the Budget Worksheet, is to forecast your income and expenses for the year (it makes no difference here if you're starting mid year). You'll see that MoneySlinger will be subtracting your total expenses from your total income.

Regardless of what column you enter your figures, MoneySlinger's job is to automatically average your figures into the Semi-Monthly column, that will determine your **One Average Income Figure** and your **Three Semi-Monthly Deposits** (note semi-monthly is not the same as every two weeks).

NOTE: It's best when starting, to underestimate your income, and over estimate your expenses (if unsure). This can easily be adjusted through the year as you see your "actual" figures coming in, and cause far less headaches down the line than if you do the opposite.

NOTE: Right click on any row to add/delete rows. (if no right click mouse on your Mac, hold down the "Control" key and click on a row). Rows within each color module can be moved up or down by grabbing the far left handle of each row.

The screenshot shows the 'BUDGET WORKSHEET' for 'Sunday, February 7, 2016'. It is divided into several color-coded sections:

- INCOME (Green):** Lists income sources like Bob's Income, Susan's Income, Home Business, and Extra Weekly/Bi-Weekly Paychecks. Total Income is 107,028. Adjusted Income is 102,012.
- FIXED BLUE EXPENSES (Blue):** Lists fixed expenses like Mortgage, Home Heating/Gas, Electric, Car Payment, Insurance, and School Loan. Total Fixed Blue Expenses is 72,812.
- FLEXIBLE RED EXPENSES (Red):** Lists flexible expenses like ATM/Misc Cash, Groceries, and Misc. Total Flexible Red Expenses is 22,200.
- MISCELLANEOUS GOLD SAVINGS (Gold):** Lists savings categories like Emergency, Veterinarian, Holiday Gifts, Vacation, and Clothes. Total Savings/Misc Expenses is 6,700.
- BALANCE (Grey):** Shows Yearly, Monthly, and Semi-Monthly balances. Total Estimated Expenses is 4,292. Balance is 19.

This is a detailed view of the 'INCOME' section from the screenshot above. It shows the following data:

	YEARLY	MONTHLY	SEMI-MO	BI-WEEKLY	WEEKLY	RECEIVED	NOTES
Bob's Income	65,208	5,434	2,717	2,508	1,254	Bi-Weekly	
Susan's Income (part time)	37,020	3,085	1,543	1,424	712	Semi-Mo.	
Home Business	4,800	400	200	185	92	Other	
Extra Weekly/Bi-Weekly Paychecks or Income						Other	For Deposit Worksheet
Total Income	107,028	8,919	4,460	4,117	2,058		
Extra Weekly/Bi-Weekly Paychecks	-5,016	-418	-209	1 month set-aside for weekly/bi-weekly income schedule What is this?			
Adjusted Income	102,012	8,501	4,251	Adjusted Semi-Monthly Income			

- 1. GREEN INCOME** Enter your estimated income in any field. Choose what income schedule you "Receive" your income on from the dropdown. Note that Weekly/Bi-Weekly will subtract an amount on the Extra Paychecks line below. Click on the "What is This?" link for a full explanation. In short, this is to adjust the amount you'll actually have in hand, on a semi-monthly basis, if paid on either of these schedules. We add an extra income row and label it as Extra Weekly/Bi-Weekly Income, to catch this

Your Objective: 4 Figures, 1 Calculation, Twice a Month

and any other extra income you may receive. Choosing either of the “Monthly” schedules, will place a single income row in either half on your Income & Deposits Tracking Worksheet.

- 2. FIXED BLUE EXPENSES** This is your primary expense account and most important account. Enter all your “must have” primary expenses here, that are any expenses you must have money for, or, must track, that are not long term savings type items. This will determine a final semi-monthly deposit figure, you’ll make into your real, dedicated BLUE bank account. **AP** (autopay) is simply a tag for reference here, that shows up as well on your Fixed Blue Tracking Worksheet.

WEEKLY	RECEIVED	NO
1,254	Bi-Weekly	Vari
712	Weekly	Stea
92	Bi-Weekly	Ranc
2,058	Semi-Mo.	
aside for weekly/b	Monthly (1st half)	chedule Wh
d Semi-Monthly In	Monthly (2nd half)	
	Other	

FIXED BLUE EXPENSES							
	AP	DUE	YEARLY	MONTHLY	SEMI-MO	SESSION	NOTES
Mortgage	<input type="checkbox"/>	1	21,852	1,821	911	1	AP = Autopay
Home Heating/Gas	<input type="checkbox"/>	3	2,000	167	83	1	
Electric	<input type="checkbox"/>	25	1,800	150	75	2	
Car Payment	<input checked="" type="checkbox"/>	24	4,200	350	175	2	Autopay from Blue Account
MC #4499 - Health Insurance	<input checked="" type="checkbox"/>	6	6,216	518	259	1	Autopay on MasterCard
Visa #3345 - Cell Phones	<input checked="" type="checkbox"/>	6	2,160	180	90	1	Autopay on MasterCard
Visa #3345 - Auto Insurance	<input checked="" type="checkbox"/>	6	1,200	100	50	1	Autopay on MasterCard
School Loan	<input type="checkbox"/>	10	1,800	150	75	1	
	<input type="checkbox"/>	-				NONE	
Satellite TV	<input checked="" type="checkbox"/>	24	1,140	95	48	2	
Garbage	<input checked="" type="checkbox"/>	18	192	16	8	2	Paid quarterly
Visa #3345 - Visa Overpayment	<input type="checkbox"/>	-	1,000	83	42	2	Overpayment to pay down existing debt by \$1,000/yr
Visa #3345 - Gasoline	<input checked="" type="checkbox"/>	20	3,000	250	125	2	All these expenses are Autopay on Visa
Visa #3345 - Health Club	<input checked="" type="checkbox"/>	20	480	40	20	2	All charges on card are budgeted & paid in full each month
Visa #3345 - Life Insurance	<input checked="" type="checkbox"/>	20	1,344	112	56	2	
Visa #3345 - Internet Service	<input checked="" type="checkbox"/>	20	1,020	85	43	2	
Visa #3345 - Netflix	<input checked="" type="checkbox"/>	20	216	18	9	2	
	<input type="checkbox"/>	-				NONE	
Roth IRA Retirement	<input type="checkbox"/>	-	4,992	416	208	2	No due date? Best scheduled in Session with least total pay...
Child Care	<input type="checkbox"/>	-	12,000	1,000	500	1	
401K	<input type="checkbox"/>	-	6,000	500	250	NONE	Expense item here for reference but not used yet
Total Fixed Blue Expenses			72,612	6,051	3,027		← Semi-Monthly Deposit Into Blue Account

DUE is the “actual” due date for the expense, that shows up as well on your Fixed Blue Tracking Worksheet.

SESSION choice, will determine which session this expense will show up on your Fixed Blue Tracking Worksheet.

- 3. FLEXIBLE RED EXPENSES** These are your everyday, discretionary expenses. This money is itemized here strictly for convenience, to help determine a total estimated expense figure.

These Flexible Red Expense items are not tracked separately so you won’t find a Red Tracking Worksheet. The deposit for this Red account is deposited into a real, separate, dedicated bank account, away from your primary Blue deposits. Since it’s a dedicated, discretionary account, and all your primary expenses are accounted for in your other two bank account, the Red account is managed simply by tracking the balance in the account, relative to your semi-monthly cashflow schedule, when at that time, it will be replenished again with your predetermined Red deposit figure.

EXPENSES		
SEMI-MO	SESSION	NOTES
911	1	AP = Autopay
83	NONE	
75	1	
175	2	Autopay from B
259	1	Autopay on Ma
90	NONE	Autopay on Ma

Your Objective: 4 Figures, 1 Calculation, Twice a Month

Total Fixed Blue Expenses		72,612	6,051	3,027	← Semi-Monthly Deposit Into Blue Account
FLEXIBLE RED EXPENSES					
	YEARLY	MONTHLY	SEMI-MO	NOTES	
ATM/Misc Cash for General Expenses	4,800	400	200	Add more rows if you want a more detailed breakout of expenses	
Groceries	12,000	1,000	500	Can use credit card for purchases and pay from Red Account when due	
Misc	5,400	450	225		
Total Flexible Red Expenses	22,200	1,850	925	← Semi-Monthly Deposit Into Red Account	
MISCELLANEOUS GOLD SAVINGS					
	YEARLY	MONTHLY	SEMI-MO	TRACK	NOTES
Emergency	3,600	300	150	YES	Emergency is a must have Savings expense
Veterinarian	400	33	17	YES	
Holiday Gifts	1,500	125	63	YES	
Vacation	0	0	0	YES	\$3390/yr Deposit "Extra Paychecks" (see "What is this" above)
Clothes	1,200	100	50	YES	
New Truck (start saving in June)	0	0	0	NO	Item here for future reference only
Total Savings/Misc Gold Expenses	6,700	558	280	← Semi-Monthly Deposit Into Gold Account	
BALANCE					
	YEARLY	MONTHLY	SEMI-MO	NOTES	
	101,512	8,459	4,232	← TOTAL ESTIMATED EXPENSES	
	500	42	19	← BALANCE	

- MISCELLANEOUS GOLD SAVINGS** Enter longer term saving expenses here. A Gold deposit is determined and made as well to its own dedicated bank account (savings or checking account).
- BALANCE** After entering all your income and expense figures, manipulate your figures as necessary to reach a near zero balance at the bottom of worksheet. Note that a small positive balance (unallocated income) at the bottom is fine. It can be determined at time of each session, were to allocate any and all "extra" income. If not allocated at each Session, it will be deposited by default into a line item called Surplus Income in your Miscellaneous Gold Savings.

Yes, You'll Need 3, "Real", Dedicated Bank Accounts

Now you may think that this is going to take more time and trouble; to manage three bank accounts instead one (2 checking and 1 saving), but quite the opposite is true in this case. MoneySlinger does not use bank accounts like you're used to using them, and it is absolutely critical we separate your Flexible Red discretionary money from your Fixed Blue primary money, as well as your shorter term savings, to reach your goal of 4 figures/1 calculation/2 times per month money management routine.

Yes, setting up extra accounts is a pain, but once done, you'll find order where there was never order before, making these accounts far easier to maintain than what you're used to now. What's ever left of your random financial chaos, will now be "contained" to the smaller Red and less "critical" account. Note too it's best to set up accounts at the same bank so you can move money electronically between accounts immediately during your money management sessions, and no, MoneySlinger does not login to your bank accounts. You simply log into your own banks website directly if need be.

Your Objective: 4 Figures, 1 Calculation, Twice a Month

My budget is roughed in, I've got my 4 figures, now what?

Now that you've consolidated, averaged and balanced your estimated cashflow for the upcoming year, it's time to determine your semi-monthly money management Session Schedule.

What may sound very strange to you at this time, because you most likely don't believe you can, is regardless of who or when someone pays you, or pays your spouse, or how random or variable your income may be, you can and will be paying yourself, on your own semi-monthly schedule (two times per month).

This is to say, when you're fully up to speed with MoneySlinger, you'll be holding all your income and expenses and associated financial management activities, until each scheduled Session. How can this happen?

This is possible because each Session sets you up financially, until the next session. This is not to say you can't do anything outside this schedule, only that there will rarely be any need to, and you most likely would prefer not to, if you didn't need to, right? With that said, sometimes you may need to, at least when starting up. MoneySlinger is very flexible in that way.

What's most critical, is depositing your average semi-monthly deposits, so each month you're total average deposit amounts are consistent and regular, to regularly supply your three dedicated bank accounts.

Also, keep in mind, the process of manipulating your cashflow into a steady, semi-monthly average routine; taking it from chaos and randomness to order and control, happens in phases, that at first may seem sloppy, but with each Session, gets more and more orderly and precise, that each time becomes less and less work to manage, that will become the "finger snap" mentioned. Remember, this is why you're doing all this.

Determining Your Semi-Monthly Session Dates

Your two Semi-Monthly Session Dates are determined primarily by first grouping your Blue expenses into two groups -- the ones you have to pay at the beginning of the month, and the second half of the month. These two groups are the expenses you'll pay in your 1st Session, and then the 2nd Session.

It helps to use a calendar, to mark the due date for each expense in a month, then figure the number of days before the due date, that you would normally have that bill in hand, so you are able to pay it. This reveals a window of time for each expense. Completing this will allow you see where certain date ranges overlap. This will help you zero in on the best Session date when you'll have most expenses in hand for each group, so you can manage the bulk of them at one time.

Note that your Session dates should also be 15 or so days apart keeping in mind that 14 days is a two week payment schedule if you're paid every two weeks, so you may have one "ideal" Session date and the other 15 days later is not as ideal.

Your Objective: 4 Figures, 1 Calculation, Twice a Month

But again, having a steady semi-monthly income/ deposit schedule on these dates is most important, as you can pay/track bills at any time out of the blue account through the month. It's just that we're operating at a far higher efficiency standard and would rather do it all at time, yes?

So note there most likely will be a few staggler expenses that don't ideally fit into either Session date exactly...that are either too late or too early, so not to worry, just pay/track them when they come in for now as they are still already accounted for. You can do to fix these stragglers by converting them to autopay once you get into the groove. But that comes later when you really start getting lazy.

Keep in mind you can do autopay or pay manually at any time with complete confidence, as you'll have money for all your expenses, with virtually no calculation, because you've precalculated and are essentially prepaying all your expenses with a single deposit!! If an expense is autopayed, say a week before your regular Session, when you log it in your Tracking Worksheet on that next Session, you'll see that you'll need to add that figure for that Session. It's brainless.

Keep in mind too, you're not locked into these Session date as if your entire budget system will fall apart if you fail to meet the exact Session date...quite the opposite is true. If your Session date falls on a Friday on a particular month...you can wait, say, until Sunday to actually run through your routine, when its most convenient for you. You can also change the Sessions date at any time as you start to get your cashflow more tuned in. They're just approximate dates for ideal efficiency.

So, once you've determined your two "best" Session dates, set those dates on each Session Date dropdown, found either on the Green Income & Deposit Worksheet or Blue Tracking Worksheet. These dates are for reference and do not effect the application in any way.

Once done, go to your Budget Worksheet, and choose the Session that each of these expenses should be managed on. This will make each expense show up in the appropriate Session on your Fixed Blue Expense Worksheet

EXPENSES		
SEMI-MO	SESSION	NOTES
911	1	AP = Autopay
83	NONE	
75	1	
175	2	Autopay from BL
259	1	Autopay on Mas
90	NONE	Autopay on Mas

Your Objective: 4 Figures, 1 Calculation, Twice a Month

My Budget and Session schedule are in place, now what?

Now it's time to review your semi-monthly money management tasks.

Remember your objective is to take identical steps, in the same sequence, at each Session. Also remember that each Session sets you up financially until the next Session, so there is little to do in between, except to collect any income and expenses that may have physically accumulated during that time, and hold them in a common spot, or pay the occasional expense that may fall outside your Session date.

Note that if you're paid by auto-deposit, to make that auto-deposit account your Blue bank account. This is your primary and most important account. Note that since each Session sets you up financially until your next Session, any auto-deposits that are deposited before your Session date, just sit there, untouched and unneeded until your next Session, when you "account" for it and process the funds as you normally would, by leaving your precalculated average deposit in the Blue account, and moving out other funds to your other accounts per your Budget Worksheet.

Overview of your Session Worksheets:

1. Your two most active worksheets will be your Income & Deposit Worksheet and the Fixed Blue Expenses Worksheet. The Miscellaneous Gold Worksheet is used only when a withdrawal is made.
2. Note that each of your three Worksheets display an entire years cashflow, divided vertically by the 12 months of the year, then divided in half horizontally, representing your 1st and 2nd Sessions of each month.
3. Note that two Sessions is a complete monthly cycle that is totaled at the very bottom.

Step 1
Tweak and Track Your 3 Income & Deposits

Session Date:	1st	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOT/YR	MO/AV	BUDGET
Bob's Income		2,750	2,550	2,420	2,365									10,105	2,325	2,508
Susan's Income (part time)		1,625	1,625	1,625	1,625									6,501	1,625	1,543
Home Business		202	206	150	401									959	240	205
Extra Weekly/Bi-Weekly Paychecks or L.		0	0	0	0									0	0	0
TOTAL INCOME		4,617	4,361	4,195	4,391									17,564	4,391	4,251
Blue Deposit		3,027	3,027	3,027	3,027									12,108	3,027	3,027
Red Deposit		925	925	925	925									3,700	925	925
Emergency		150	150	150	150									600	150	150
Veterinarian		17	17	17	17									68	17	17
Holiday Gifts		63	63	63	63									252	63	63
Vacation		0	0	0	0									0	0	0
Clothes		50	50	0	0									210	53	50
Balance/Surplus Income		385	129	74	0									689	172	-
Gold Deposit		665	409	243	0									1,317	439	-

Step 2
Pay & Track Your Expenses

Session Date:	1st	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOT/YR	MO/AV	BUDGET
Child Care		820	1,065	925	1,013									3,763	941	1,005
School Loan (10M)		150	150	150	150									600	150	150
Home Heating/Gas (3rd)		122	118	90	90									420	105	167
Mortgage (1st)		1,550	1,550	1,550	1,550									6,200	1,550	1,621
MC #4489 - Health Insurance (AP/6M)		417	417	417	417									1,687	417	518
Vias #3345 - Cell Phones (AP/6M)		149	110	95	137									482	123	180
Vias #3345 - Auto Insurance (AP/6M)		95	95	95	95									381	95	100
Total Blue Expenses		3,303	3,445	3,322	3,322									13,522	3,303	2,938

Step 3
Track Your Withdrawals

Session Date:	1st	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOT/YR	MO/AV	BUDGET
PREV BAL		500	1,590	Emergency										820	820	820
100		119	Veterinarian											0	219	
300		277	Holiday Gifts											100	577	
1,203		0	Vacation											0	1,203	
199		308	Clothes											224	283	
0		1,241	Surplus Income											100	1,141	
Total Gold Withdrawals		2,362	3,095	4,353										1,004	4,353	

Your Objective: 4 Figures, 1 Calculation, Twice a Month

4. Note that each row is calculated horizontally, and totaled (TOT/YR) on the right hand side. These totals are then further calculated to determine your “average” figures shown in the next column. These averaged figures are continually calculated though the year with every entry (called a “running average”), determining your “actual” average figures, that are then shown right next to your “estimated” average figures (BUDGET) that are carried over from your Budget Worksheet, for easy comparison.

INCOME & DEPOSITS WORKSHEET			FIXED BLUE EXPENSES WORKSHEET		
TOT/YR	S-MO/AV	BUDGET	TOT/YR	MO/AV	BUDGET
10,105	2,526	2,508	3,762	941	1,000
6,501	1,625	1,543	600	150	150
958	240	200	420	105	167
0	0	0	6,200	1,550	1,821
17,564	4,391	4,251	1,667	417	518
12,108	3,027	3,027	492	123	180
3,700	925	925	381	95	100
600	150	150	13,522	3,380	3,936
68	17	17			
189	47	63			
0	0	0			
210	53	50			

5. Note on the Income & Deposit Worksheet, that Session 1 and Session 2 module and tasks are identical, where the “average” calculation and column on the right is then labeled Semi-Monthly Average (S-MO/AV). These two Session modules are then totaled below to give a full months summary.

6. Note by contrast, after you've set your budget up, that the Session 1 and 2 modules on the Fixed Blue Expenses Worksheet are not identical. Each will hold a different grouping of expenses to be looked after for each Session. So, while you're supplying your bank accounts on a steady semi-monthly basis, making two, fixed “average” (same) deposits, that will cover your total monthly expenses, you're actually paying “in full” certain expenses at each Session. So the “average” column here on the right for each expense is accurately labeled Monthly Average (MO/AV) because they are not being split in half). Regardless, these two Modules are totaled again at the bottom to give a full months summary.

INCOME & DEPOSITS		BLUE EXPENSES	
SEMI-MONTHLY SUMMARY		SEMI-MONTHLY SUMMARY	
Session Date: 1st	JAN FEB MAR APR MAY JUN JUL	Session Date: 1st	JAN FEB MAR APR MAY
Bob's Income	2,790 2,330 2,420 2,368	Child Care	820 1,005 925 1,012
Susan's Income (part time)	1,625 1,625 1,625 1,625	School Loan (10th)	150 150 150 150
Home Business	202 206 150 401	Home Heating/Gas (3rd)	122 118 90 90
Extra Weekly(Bi-Weekly) Paychecks or L.	0 0 0 0	Mortgage (1st)	1,550 1,550 1,550 1,550
TOTAL INCOME	4,617 4,361 4,195 4,391	MC #4499 - Health Insurance (AP/8th)	417 417 417 417
Blue Deposit	3,027 3,027 3,027 3,027	Visa #3345 - Cell Phones (AP/8th)	149 110 95 137
Red Deposit	925 925 925 925	Visa #3345 - Auto Insurance (AP/8th)	95 95 95 95
Emergency	150 150 150 150	Total Blue Expenses	3,303 3,445 3,322 3,451
Veterinarian	17 17 17 17		
Holiday Gifts	63 63 0 63		
Vacation	0 0 0 0		
Clothes	50 50 0 110		
Balance/Surplus Income	385 129 76 99		
Gold Deposit	665 409 243 439		

INCOME & DEPOSITS		BLUE EXPENSES	
SEMI-MONTHLY SUMMARY		SEMI-MONTHLY SUMMARY	
Session Date: 15th	JAN FEB MAR APR MAY JUN JUL	Session Date: 15th	JAN FEB MAR APR MAY
Bob's Income	2,690 2,730 2,310	Roth IRA Retirement	416 416 416
Susan's Income (part time)	1,625 1,625 1,625	Car Payment (AP/24th)	350 350 350
Home Business	142 180 288	Garbage (AP/18th)	0 0 48
Extra Weekly(Bi-Weekly) Paychecks or L.	0 150 2,400	Satellite TV (AP/24th)	64 64 64
TOTAL INCOME	4,457 4,535 4,653	Electric (20th)	124 96 140
Blue Deposit	3,027 3,027 3,027	Visa #3345 - Visa Overpayment	83 83 83
Red Deposit	925 925 925	Visa #3345 - Health Club (AP/20th)	35 35 35
Emergency	150 150 150	Visa #3345 - Internet Service (AP/20th)	65 65 65
Veterinarian	17 17 17	Visa #3345 - Life Insurance (AP/20th)	112 112 112
Holiday Gifts	0 108 80	Visa #3345 - Netflix (AP/20th)	18 18 18
Vacation	0 0 2,400	Visa #3345 - Gasoline (AP/20th)	240 195 230
Clothes	48 50 0	Total Blue Expenses	1,506 1,433 1,560
Balance/Surplus Income	290 258 4		
Gold Deposit	505 583 2,701		

MONTHLY TOTAL		MONTHLY TOTAL	
JAN FEB MAR APR MAY JUN JUL	JAN FEB MAR APR MAY		
TOTAL INCOME	8,074 8,396 10,849 4,391	TOTAL INCOME	8,009 4,879 4,882 3,451
Blue Deposit	6,054 6,054 6,054 3,027		
Red Deposit	1,850 1,850 1,850 925		
Gold Deposit	1,170 992 2,944 439		

7. Note too, on the Fixed Blue Expense Worksheet, that one Session will have a larger payout than another, even though you're making the very same deposit payment each Session. So, when starting your MoneySlinger Session schedule, *you want to start on the Session date that has the lesser payout*; that is less than your deposit, so a balance is left in the bank account, that makes up for the greater payout the next Session. Now you can begin to see how dedicated bank accounts work to your favor. From this point forward, it pretty much manages itself, and your off and running.

Your Objective: 4 Figures, 1 Calculation, Twice a Month

MISCELLANEOUS GOLD SAVINGS WORKSHEET

FILE ▾		BUDGET WORKSHEET	TRACKING WORKSHEETS													
Demo Budget ("Save as" before editing)													Sunday, February 7, 2016			
INCOME & DEPOSITS			BLUE EXPENSES										GOLD WITHDRAWALS			
MONTHLY BALANCE																
MISCELLANEOUS GOLD SAVINGS																
PREV BAL	TOTAL DEPOSITS TO DATE		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOT/WD	BALANCE
500	1,050	Emergency	620	0	0										620	930
100	119	Veterinarian	0	0	20										20	199
300	377	Holiday Gifts	0	250	0										250	427
1,203	2,450	Vacation	1,200	0	0										1,200	2,453
199	308	Clothes	0	400	74										474	33
0	1,241	Surplus Income	0	0	100										100	1,141
2,302	5,545	Total Gold Withdrawals	1,820	650	194										2,664	5,183
Total Gold Balance															5,183	

8. **Note the Miscellaneous Gold Savings Worksheet is NOT broken into 2 Sessions.** This Worksheet is only used as needed. The bank account this Worksheet is associated with is for shorter/longer term savings such as vacations and other things seen above. Its bank account can be either a regular checking or a savings account (if there interest to be had).
9. **Note the far left column (PREV BAL).** These figures were the gold balance figures (BALANCE) seen in the far right column at the end of the previous year. When you copy/save your current budget in December to start again the following year, the actual ending date BALANCE figures are copied over to the left column, and last years monthly tracking (in the center) is automatically cleared, and you're set to go for the next year. Note these figures on the far left are fully editable as well. You are free to adjust them all here if need be to any line item, so you can also match your actual bank account balance to this Worksheet. This is not a rigid system where we are "officially" balancing your bank accounts to the penny. MoneySlinger is very flexible. What's critical is your balance, so you know you're not overspending
10. **Note the 2nd and 3rd column (TOTAL DEPOSITS TO DATE)** are the accumulating total amounts from both Sessions from your Income & Deposits Worksheet along with their item names, seen on the right.
11. **Note the Surplus Income line item above near the bottom of the list.** Note the Balance/Surplus Income line item to the right too, on your Income & Deposits Worksheet. Any unallocated income (surplus) not moved to other budgeted line items during your Sessions, automatically gets put into this Surplus Income. It has to go somewhere, and its just as spendable and moveable as any other line item.
12. **Note there is no averaging to be done on this Worksheet.** It is strictly use-as-needed, as no benefit would come from determining an average for these seldom used items. We simply have Total Withdrawn (TOT/WD) for this year, near far right, subtracted from your Total Deposits on the left (that includes PREV/BAL + TOTAL DEPOSITS TO DATE) , that leave you with your new balance to date (BALANCE) on the far right, that gives you your final Total Gold Balance in the account at the bottom right

SINGLE SESSION - INCOME & DEPOSITS WORKSHEET

TOTAL INCOME →	4,457	4,535	6,653
Blue Deposit →	3,027	3,027	3,027
Red Deposit →	925	925	925
Emergency	150	150	150
Veterinarian	17	17	17
Holiday Gifts	0	108	80
Vacation	0	0	2,450
Clothes	48	50	0
Balance/Surplus Income	290	258	4
Gold Deposit →	505	583	2,701

Your Objective: 4 Figures, 1 Calculation, Twice a Month

I'm ready to go, what are my tasks each Session?

Now that you're a bit more familiar with the Tracking Worksheets, let's review the routine tasks you'll perform each Session.

STEP 1 of 4: Determine Your Income & Deposits

ESTIMATED TIME: 1-2 minutes

1. On the Deposit & Income Worksheet, enter your income figures in the appropriate Session (as seen here for April). Enter the full amounts with the loose change too. MoneySlinger will average each entry that has loose change to a whole figure, for easy viewing, and then will calculate your total income in the green row below.

2. Next, enter your budgeted deposit figures for Blue, Red and Gold accounts.

3. At this point, you will see in the Balance/Surplus Income toward the bottom, if you have extra income or not enough income to meet your normal budget figures for this Session.

5. **If you have extra income**, you can leave it as is and this Surplus amount will be added to the Surplus Income line item in your Gold Savings Worksheet, or you can increase/redistribute this extra income to any of your Red or Gold deposits, by simply changing your deposit figures until you show a "0" Surplus Income figure.
6. **If you're short on income**, you will need to reduce certain budgeted figures. The Red account is your first option as that is your flexible/discretionary account. This will keep you on budget for all your budgeted items. Reduce your Red deposit until you get to a "0" Surplus figure. If this Red figure is then not enough to make it through financially until the next scheduled Session, then enter a Red figure you'll need at minimum to get by until your next Session, and then, begin to reduce your Gold Savings deposits as you see fit, until you balance your Surplus figure to "0".
7. **Note the Blue deposit figure is not to be tampered with:** it is your must-have money! If you need to do so temporarily, you will need to make up the difference quickly if you are to work comfortably and easily with averages.

	JAN	FEB	MAR	APR	MAY
Clothes	50	50	0	110	
Balance/Surplus Income	385	129	76	99	
Gold Deposit →	665	409	243	439	
SEMI-MO					
INC					
Session Date: 15th					
Bob's Income	2,690	2,730	2,310		
Susan's Income (part time)	1,625	1,625	1,625		
Home Business	142	180	268		
Extra Weekly/Bi-Weekly Paychecks or L...	0	0	2,450		
TOTAL INCOME →	4,457	4,535	6,653		
Blue Deposit →	3,027	3,027	3,027		
Red Deposit →	925	925	925		
Emergency	150	150	150		
Veterinarian	17	17	17		
Holiday Gifts	0	108	80		
Vacation	0	0	2,450		
Clothes	48	50	0		
Balance/Surplus Income	290	258	4		
Gold Deposit →	505	583	2,701		

STEP 2 of 4: Make Your Deposits

ESTIMATED TIME: 2-3 minutes

1. Your 3 deposit figures are now self evident for this Session. Take the necessary action now to initiate those deposits.
2. **If you have checks in hand**, make out your 3 deposit slips per the figures shown on your Worksheet, and physically make those deposits when most convenient.

Your Objective: 4 Figures, 1 Calculation, Twice a Month

3. **If your income is auto-deposited** (it should be into your Blue account), open up a second tab in your browser and log into your bank account, then redistribute your income per your deposit figures shown on your Worksheet, leaving the appropriate budgeted amount in your Blue account.

STEP 3 of 4: Pay & Track Your Fixed Blue Expenses

ESTIMATED TIME: 10-20 minutes

1. Pay each expense for the Session you're in, either with bill in hand and/or online.
2. On your Fixed Blue Expense Worksheet, log these payment figures (with the loose change if any) into the appropriate cells. MoneySlinger will again round and show the nearest whole number for easy viewing. Click on the cell again to edit/view the full figure. Note you can right click (or Control click) on any cell to add a note to any cell.
3. Note the Blue Worksheet on the right shows that many smaller expenses have been set up as autopay using a credit card. They can just as well be setup as autopay individually directly from your Blue bank account.

We do this with a credit card here so we only need to be concerned with managing one payment, with one due date.

AND...we're also safely using "the system" to our advantage to get free points on that credit card as well, without risk, because we not only have the money budgeted, but every month we virtually "pay them" in advance, by simply making our deposit to a dedicated account, where it sits separately from our everyday flexible/discretionary money. See how that works?

You'll find you'll get very confident once you get your cashflow organized by averaging and using dedicated bank accounts, and

find you'll start using "the system" to your favor in these types of ways, increasing your credit score and getting better rates on mortgages, car loans...etc...without a single interest payment.

4. Note here too, that even though we're making one single payment on a credit card, we need/want to track the payment amount for each item separately. So pull these figures right off the credit card statement and enter them into your Blue Tracking Worksheet. If no paper statement, simply open another browser tab, log into your credit card account, and retrieve these amounts online.

The screenshot displays the 'SEMI-MONTHLY' view of the 'FIXED BLUE EXPENSES' worksheet. It shows a table with columns for months (JAN, FEB, MAR, APR, MAY, JUN) and rows for various expenses. A 'Session Date' dropdown is set to '15th'. Below this, a 'MONTHLY TOTAL' view is shown, which is a condensed version of the same data. A yellow callout box with a triangle icon points to a cell in the monthly total view, containing the text: 'This is a note you can add anywhere on the worksheet. Right click on triangle to delete (or to create a note).'

SEMI-MONTHLY						
FIXED BLUE EXPENSES						
Session Date: 15th	JAN	FEB	MAR	APR	MAY	JUN
Roth IRA Retirement	416	416	416			
Car Payment (AP/24th)	350	350	350			
Garbage (AP/18th)	0	0	48			
Satellite TV (AP/24th)	64	64	64			
Electric (25th)	124	96	140			
Visa #3345 - Visa Overpayment	83	83	83			
Visa #3345 - Health Club (AP/20th)	35	35	35			
Visa #3345 - Internet Service (AP/20th)	65	65	65			
Visa #3345 - Life Insurance (AP/20th)	112	112	112			
Visa #3345 - NetFlix (AP/20th)	18	18	18			
Visa #3345 - Gasoline (AP/20th)	240	195	230			
Total Blue Expenses	1,506	1,433	1,560			

MONTHLY TOTAL										
FIXED BLUE EXPENSES										
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
416	416	416								
350	350	350								
0	0	48								
64	64	64								
124	96	140								
83	83	83								
35	35	35								
65	65	65								
112	112	112								
18	18	18								
240	195	230								
1,506	1,433	1,560								

STEP 4 of 4: Track Your Miscellaneous Gold Withdrawals

ESTIMATED TIME: 0-? minutes

1. Log your withdrawals if any...this task is required only as needed.
2. **If this bank account is an actual “checking” account** and not a “savings account” (it can be either) where you’ve written a check directly against this account for a purchase, log that purchase amount as you normally would for any expense for the Blue account.
If you used a credit card and want to pay that amount off during a Session, write a check, and log it here as you normally would for any expense for the Blue account.
3. **If this bank account is an actual “savings” account**, and say you spent \$300 on clothes from your Red account during the last week (or used a credit card), and you want to repay yourself that \$300 back, into the Red account, or to pay back the credit card when it comes due from that Red account, simply log into your bank, into your Miscellaneous Gold savings account, and move that \$300 to the Red bank account. It’s now repaid, or ready to pay toward the credit card when it become due.
4. Note that as you get used to this routine, you will be identifying shortcuts, meaning, if you’re already making a normal semi-monthly deposit to the Gold account for your regular Session, why not just hold back the \$300 from my Gold deposit and put it directly into my Red account...which you can easily calculate right inside your master calculation on your Income & Deposit Worksheet, but it’s too early now for you to start thinking about short cuts.

Your Objective: 4 Figures, 1 Calculation, Twice a Month

Your Objective: 4 Figures, 1 Calculation, Twice a Month

Your Objective: 4 Figures, 1 Calculation, Twice a Month
