

# A.P.S.

## MANAGEMENT SYSTEM

Budgeting can be a struggle, even if you aren't challenged with Attention Deficit Disorder. However, having grappled through the steps necessary to assess, setup and maintain a budget for my family, I believe I've finally found a successful system which can clearly and visually "map out" where we are, track where we've been, and help us forecast our financial future. Even better, because I operate more productively when repetitious tasks have been configured as somewhat autonomous, the system I've develop enables me to feel more empowered and confident, as monies are divided and allocated for me, by this system.



**TARGET:** Create a budget system that is simple, yet powerful enough to compensate for my own mental challenges to remain consistent in maintaining it.

**CHALLENGE:** All budget allocations in the system must auto-calculate and auto-populate. In other words, the greater portion of the budgeting process must be performed by the system itself.

**SOLUTION:** Utilize the formula, drawing and graphic tools found in Microsoft Excel® to create a user-friendly, easy-to-understand and operate combination digital workbook and paper-tracking system. The workbook would be comprised of inter-connected worksheets and tables. This workbook would automatically track single transactions, balance the account, calculate and extract allocations from a single amount entered. Whatever grand total remains at the close of a given month (from the total in the account register and/or from an individual check) can then be auto-extracted into savings.

**PROCESS:** Inspired by a budgeting system developed by friend, Steve Walker ([Walk-Through Tech.com](http://Walk-Through Tech.com)), the Kings L.I.F.E. is a combination of an “envelope” system (color-coded, zip-up pouches, each complete with its own primary category ledger and budget codes, a pen and a small calculator) and a software-based, expense tracking and planning system.

Opening the first Excel worksheet of the workbook opens to reveal an exciting table, consisting of three primary allocation categories: **Living Expense** (with daily needs, such as grocery, housing and fuel), **Standby** (such as Insurance, medical expenses and date night → *very important*) and finally, **Security** (tax, tithe, school or job expenses).

When an amount is entered into the “Check Net Amount” box, percentages automatically allocate to each of the primary allocation categories, as well as down into each of five sub-categories.

As money is spent or added to each primary category each month, an “adjusted total” automatically displays what is left in that category. One then needs only, at the close of the month, to total up the three adjusted totals to determine the “monthly rollover” amount to be placed into “the vault,” for savings, which is also designed to auto-allocate.

In order to make this L.I.F.E. system a “one-stop shop” budgeting system, I’ve included both a checkbook ledger and a ledger balancer sheet (which automatically reconciles the the checkbook ledger).

Still in the early stages of actual use, this system seems to best appeal to both my and my wife’s strengths: hers, in the tracking of spending with pen and paper; mine, in operating systems I’ve developed which can autonomously empower me to keep us on track with our budget.

The image displays four overlapping Excel spreadsheets from the 'Kings L.I.F.E.' budgeting system. The top spreadsheet, titled 'Less', shows a budget overview with a 'Check Net Amount' of \$844.06 and an 'Adjusted Grand Total' of \$315.78. It includes a 'Check Rollover Totals' table and a 'Monthly Rollover Total Into Vault' of \$315.78. The middle spreadsheet, titled 'Living Expense Standby Security', shows 'Monthly Rollover Tracking' with a 'Total Stored' amount of \$315.78 and a breakdown of sub-categories like Groceries, Fuel, and Care. The bottom-left spreadsheet is a 'Checkbook Ledger' for January 2012, showing a table of deposits and withdrawals. The bottom-right spreadsheet is a 'Ledger Balancer' showing a 'Bank Balance' of \$2,095.31 and a 'Ledger Balance' of \$1,395.31.