



Budgeting using Microsoft Excel

The Rules of money has changed since 1971

We all have financial goals in life; be it to pay for college for our children, retire at a reasonable age, to buy the things we want. Unfortunately, spending less than we earn is typically not an easy task. Even more so many do not keep an actual record of their spending, so they are unable to get an overview of their finances.

Emilio Kalmera will be guiding you on the path to planning and tracking your expenses.

Budgeting training goals:

- By using Emilio's Budgeting Microsoft Excel tool, you will be able to plan and track your expenses daily, weekly, and monthly to allow you to see your financial reality, which is the first step before taking action to correct financial risks.*
- To make you aware that the rules of money have changed since 1971 and by playing by the old rules you will fail financially.*
- To make you aware that budgeting and tracking ones expenses is hard work and takes discipline. But hard work usually comes before success.*

If you or someone you know would like to master the skill of budgeting and tracking their expenses, get in contact with us to find out more.

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Time: 2:00 pm – 3:30 pm | Sundays: Jul 28, Aug 4, 11, and Sept 8 | Price: \$175 or two installments of \$100 | Course syllabus will be made available once you are signed up.