

# Bank CSV Download - Excel Cheat Sheet

## Step 1: Get 1 years worth of transactions from your bank(s) and/or credit card(s)

- Visit your bank online and find where you can download transactions. This may be under "History", "Downloads" or something similar. (If you need help, please contact your bank or lender)
- Select the date range to download for the past year
- Select the file type download as .CSV (this will allow you to open it in a spreadsheet like Excel or Google Sheets)
- Save this file to your computer, then open it in Excel

Date	No.	Descriptic	Debit	Credit
8/2/2017		DEPOSIT AT WEST JO		
8/5/2017		VISA - 08/	-54.53	
#####		VISA - 08/	-9	
9/1/2017		VISA - 08/	-18.56	
9/5/2017		VISA - 09/	-5	
9/5/2017		VISA - 09/	-14.78	
#####		VISA - 09/	-9	
#####		VISA - 09/	-9.09	
#####		VISA - 09/	-29	
#####		AUTOMAT	-20	

## Step 2: Expand columns

- Use the cursor to select all columns with data (click and drag from A to E in this example)

A	B	C	D	E
Date	No.	Descriptic	Debit	Credit
8/2/2017		DEPOSIT AT WEST JO		34

- Place the cursor between columns to expand the column so you can see the details

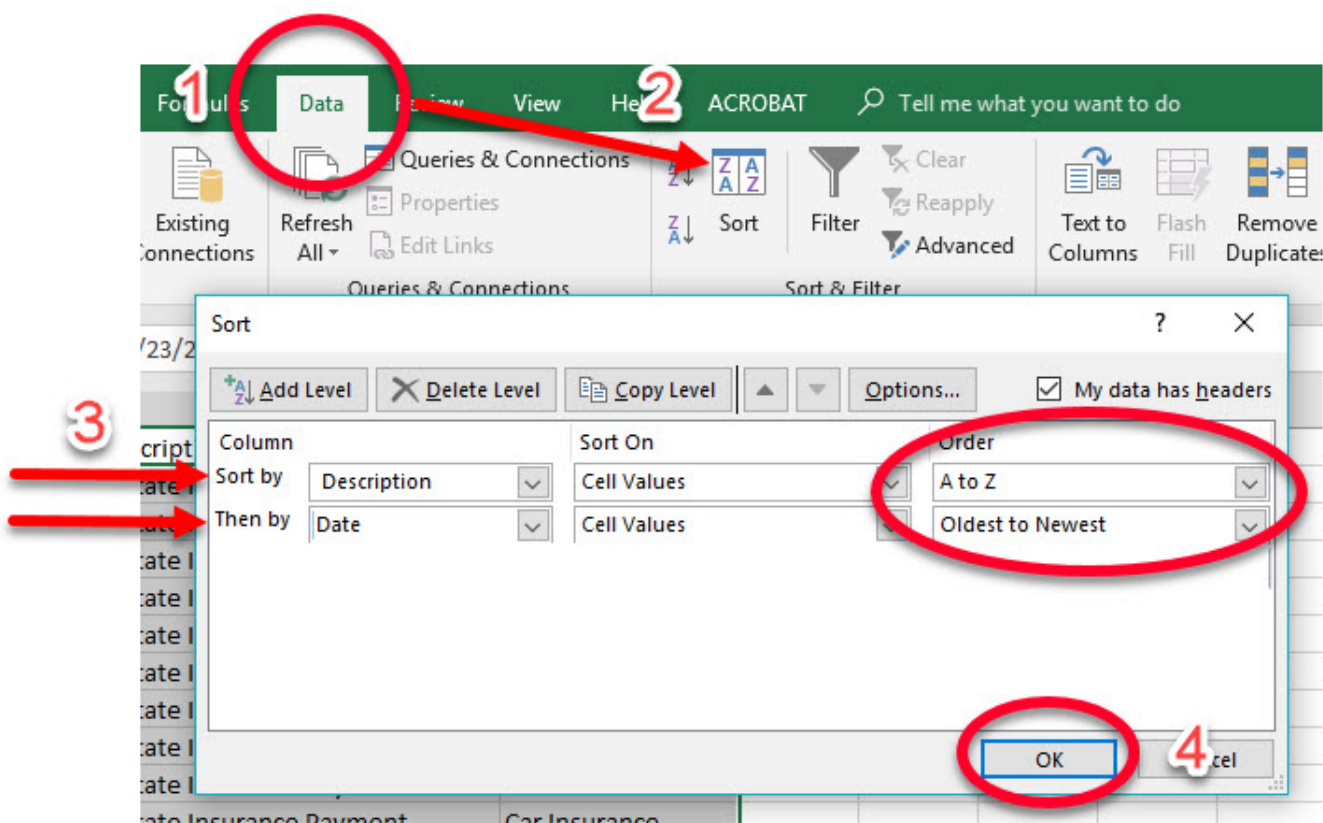
A	B	C	D	E
Date	No.	Descriptic	Debit	Credit
8/2/2017		DEPOSIT AT WEST JO		34
8/5/2017		VISA - 08/	-54.53	
#####		VISA - 08/	-9	

- Here is what the expanded view should look like

	A	B	C	D	E
1	Date	No.	Description	Debit	Cre
2	8/2/2017		DEPOSIT AT		
3	8/5/2017		VISA - 08/01		
4	8/10/2017		VISA - 08/08		
5	9/1/2017		VISA - 08/31		
6	9/5/2017		VISA - 09/03		

### Step 3: Sort the data by Description, then by Date

- With columns highlighted, select the tab at the top that says "Data"
- Select "Sort" to open the Custom Sort box
- Sort by Description, then by Date (Your file is already sorted by date. By sorting by Description first, you'll be able to lump like-items together.)
  - \* If your bank used a name other than Description, use that column name.
- Click "OK"

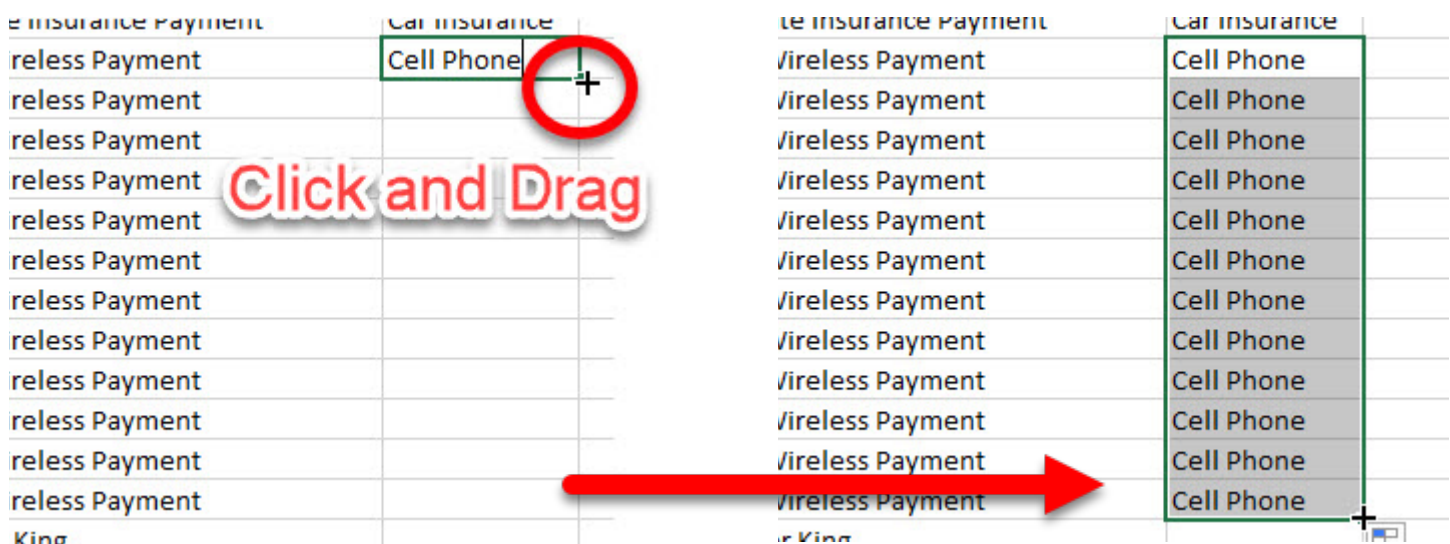


## Step 4: Add a "Category" Column

- Name a new column: Category

C	D	E
ie	Description	Category

- Go through your list and categorize each line item (There may be some that you may not remember or a store like WalMart that may have multiple categories lumped together in a single purchase.)
- Type the name of the category. Using the crosshair cursor, click and drag to copy that category. (This saves time typing in each row.)



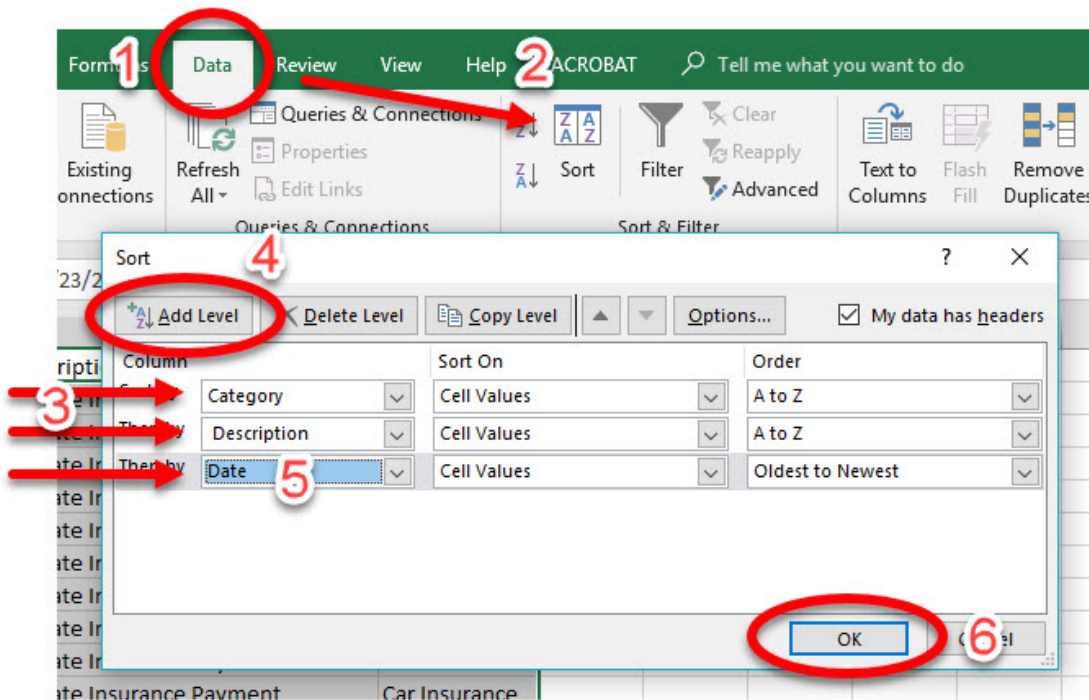
- Repeat adding a category. Click and drag to copy the category for all like transactions.

	A	B	C	D	E
19	7/6/2017	-115.42	Withdrawal	ATT Wireless Payment	Cell Phone
20	8/7/2017	-115.42	Withdrawal	ATT Wireless Payment	Cell Phone
21	9/6/2017	-115.42	Withdrawal	ATT Wireless Payment	Cell Phone
22	10/6/2017	-115.42	Withdrawal	ATT Wireless Payment	Cell Phone
23	11/7/2017	-115.42	Withdrawal	ATT Wireless Payment	Cell Phone
24	12/6/2017	-115.42	Withdrawal	ATT Wireless Payment	Cell Phone
25	1/8/2018	-115.42	Withdrawal	ATT Wireless Payment	Cell Phone
26	5/31/2017	-24	Withdrawal	Burger King	Eating Out
27	9/20/2017	-12.26	Withdrawal	Burger King	Eating Out
28	1/10/2018	-31.96	Withdrawal	Burger King	Eating Out
29	1/23/2018	-8.81	Withdrawal	Burger King	Eating Out
30	2/6/2017	-44.47	Withdrawal	Chili's	Eating Out
31	3/13/2017	-56.1	Withdrawal	Chili's	Eating Out
32	8/14/2017	-45.11	Withdrawal	Chili's	Eating Out

## Step 5: Sort again by Category, then Description, then Date

- With columns highlighted, select the tab at the top that says "Data", then "Sort" to open the Custom Sort box
- Sort by Category then by Description
- Click "Add Level", then by Date
- Click "OK"

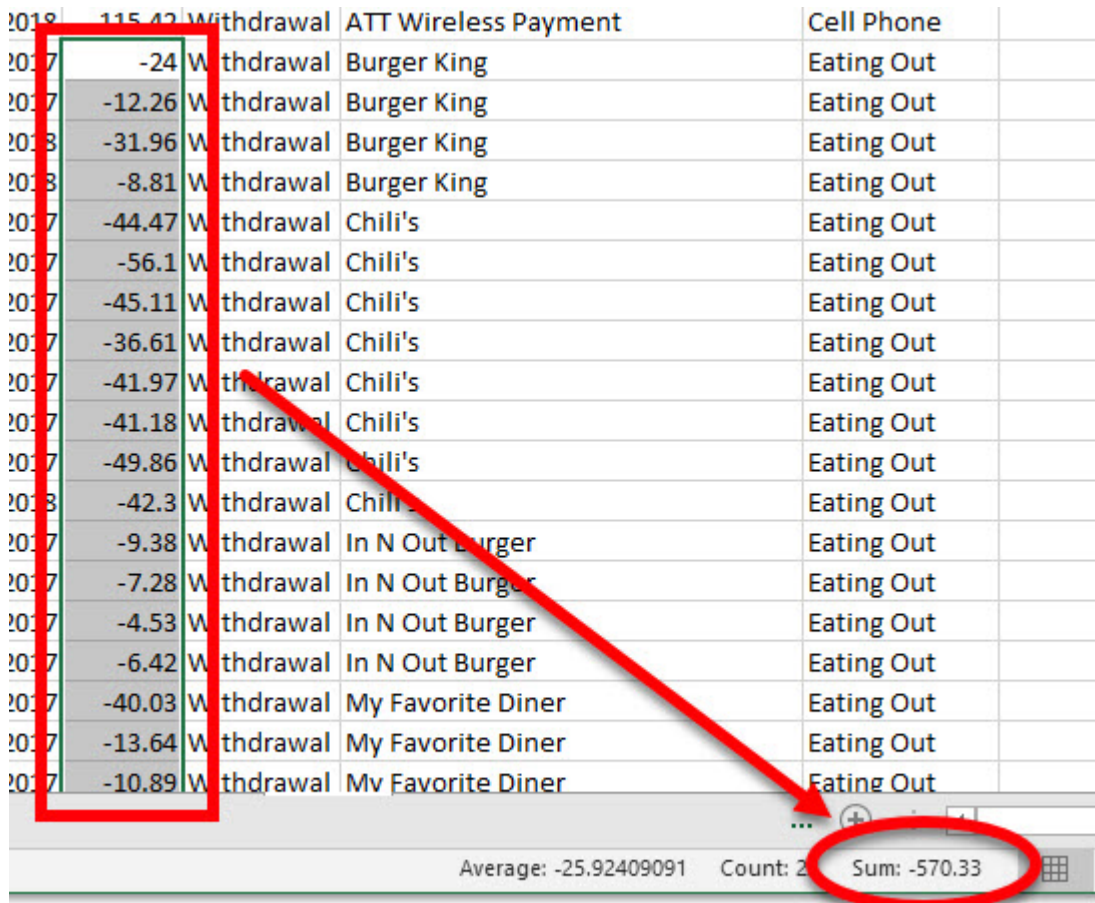
\* Sorting in this manner will allow you to group all categories together, making your spreadsheet easier to read.





## Step 6: Add it Up!

- To calculate variable expenses, highlight all the amounts from a single category
- Look toward the bottom of the screen, Excel will add up these amounts for you



2018	-115.42	Withdrawal	ATT Wireless Payment	Cell Phone
2017	-24	Withdrawal	Burger King	Eating Out
2017	-12.26	Withdrawal	Burger King	Eating Out
2018	-31.96	Withdrawal	Burger King	Eating Out
2018	-8.81	Withdrawal	Burger King	Eating Out
2017	-44.47	Withdrawal	Chili's	Eating Out
2017	-56.1	Withdrawal	Chili's	Eating Out
2017	-45.11	Withdrawal	Chili's	Eating Out
2017	-36.61	Withdrawal	Chili's	Eating Out
2017	-41.97	Withdrawal	Chili's	Eating Out
2017	-41.18	Withdrawal	Chili's	Eating Out
2017	-49.86	Withdrawal	Chili's	Eating Out
2018	-42.3	Withdrawal	Chili's	Eating Out
2017	-9.38	Withdrawal	In N Out Burger	Eating Out
2017	-7.28	Withdrawal	In N Out Burger	Eating Out
2017	-4.53	Withdrawal	In N Out Burger	Eating Out
2017	-6.42	Withdrawal	In N Out Burger	Eating Out
2017	-40.03	Withdrawal	My Favorite Diner	Eating Out
2017	-13.64	Withdrawal	My Favorite Diner	Eating Out
2017	-10.89	Withdrawal	My Favorite Diner	Eating Out

Average: -25.92409091    Count: 2    Sum: -570.33

- Divide this number (as a positive number) by 12 to determine how much you spend per month (on average).  
 $\$570.33 / 12 = 47.53$  (average per month)
- If you want to know how much you spend per paycheck, divide this number by the number of paychecks you receive. In this example, I'm paid every other week, so I'll divide by 26.  
 $570.33 / 26 = \$21.94$  (average per paycheck)

## Step 7: Add it to your worksheet ... and later to Triggator

- Add each category item, applicable due date, monthly cost and per paycheck cost (as applicable) to your Current Spending Worksheet.
- Once you've filled in all your categories, decide if you are comfortable with the amount you are spending. Mark as appropriate on your Current Spending Worksheet.
- Decide a budget amount for each item, enter them into Triggator. Triggator will allow you to start tracking your spending, save for Alligator Expenses, and calculate your debt payoff.