Checkbook Register: How to Use

Works in desktop Excel. Version 1.0 (October 2026).

What is in the file

Tab	What it does
Start Here	Quick steps, the integrity check result, and how to clear the sample data.
Accounts	Up to 10 accounts (2 in the free edition). Shows current balance, cleared balance, and uncleared items for each one.
Register	One row per transaction (2,000 rows; 150 in the free edition). Running balance per account and a Check column that flags mistakes.
Reconcile	Compares your bank statement with the sheet and lists the items not cleared yet.
Categories	Your spending and income categories. Rename, add, or delete them.
Monthly Summary	Totals by category and month for the year you choose. Full version only.

Use it in Excel

- Open the file. If Excel shows a yellow Protected View bar, click **Enable Editing**.
- Formula cells are locked to prevent accidents. To change one, use **Review > Unprotect Sheet** (there is no password).

Everyday use

- Add one row per transaction: Date, Account, Type (Payment, Deposit, or Transfer), and an amount in **Money Out** or **Money In**, never both.
- Watch the **Check** column. It says OK when the row is complete, or tells you what to fix.
- Running Balance follows the order of the rows, so enter transactions in date order.
- For a credit card or loan, enter what you owe as a negative starting balance. Purchases go in Money Out; payments to the card are transfers.

Enter a transfer on one row

A transfer moves money between two of your own accounts. Enter it once; both accounts update.

Date	Account	Type	Description	Money Out	Transfer To
10/08/2026	Checking	Transfer	Move to savings	$200.00	Savings
10/09/2026	Checking	Transfer	Credit card payment	$311.71	Credit Card

Result: Checking goes down by the amount, and the Transfer To account goes up by the same amount. Transfers are left out of the Monthly Summary because the money stays yours.

Reconcile with your bank statement

1. On Register, type **C** in the Cleared column for every item that appears on the statement.
2. On Reconcile, pick the account and enter the statement end date and ending balance (yellow cells).
3. If the status says **Balanced (OK)**, you are done. If not, the sheet shows the difference and lists up to 25 items that are not marked C yet. If the difference equals one of those amounts, that item probably needs its C.
4. Still off? Look for a bank fee or interest you have not entered yet, or a typo in an amount.

Note: one C covers both sides of a transfer.

The integrity check

Starting balances + all money in - all money out (transfers cancel out) must equal the sum of your account balances. The result appears at the top of Start Here, Accounts, and Register. **Books balance: OK** means everything adds up. A red line shows how far off the books are; fix the rows flagged in the Check column.

Check column message	What to do
Use Money Out OR Money In, not both	Keep one amount and clear the other.
Transfer needs Transfer To	Pick the account that receives the money.
Cannot transfer to the same account	Choose a different Transfer To account.
Account not on Accounts tab	Add the account on Accounts, or fix the spelling.
More than 2 decimal places	Round the amount to cents, for example 10.01.
Date is before the account start date	Fix the date or the start date on Accounts.

Clear the sample data

- Register: select the sample rows in columns A to J and press Delete (Start Here shows the exact range). The gray columns clear by themselves.
- Accounts: type over or delete the sample names and balances. Reconcile: clear the three yellow cells.

For personal record-keeping and estimates only. Not financial advice. This sheet does not connect to your bank; you type in every transaction yourself.