

Excel for the web budget: tables, calculated columns, Total Row, red flags and sharing on one page

The steps from the free Excel for the Web Jump Start, practised there on real Excel for the web screens (Microsoft 365).

Start

1. Sign in at **microsoft365.com**, open Excel, choose **Blank workbook** and rename the file at the top.
2. Headers in A1 to C1: **Category, Budget, Actual**. Type numbers without commas or "\$".
3. Excel for the web saves as you work: there is no Save button to forget.

Make it a table

Format as Table

Home > Format As Table, pick a style, keep **My table has headers** ticked, **OK**.

Calculated column

Type **Difference** in D1 and `=C2-B2` in D2: Excel fills it down the whole column.

Total Row

Table Design > Total Row, then choose **Sum** in each total cell.

No table?

Click under a column of numbers and choose **Home > AutoSum**.

Flag overspending

1. Select the Difference cells.
2. **Home > Conditional Formatting > Highlight Cell Rules > Greater Than**.
3. In the panel on the right type **0**, keep the light red style, click **Done**.

Finish and share

- Select the numbers and apply **Currency** from the Home tab.
- **Share > Share**, add the person, use the eye button for **Can edit** or **Can view**, then send.
- Next month, type only the new Actual numbers: totals and red flags update by themselves.

Remember: Put the numbers in a table once, let formulas and rules do the checking, and share one link instead of emailing totals.

Practice it free: Excel for the Web: Your First Budget Spreadsheet at learn.ynteractive.com/modules/excel-web-budget. This sheet: learn.ynteractive.com/content/cheat-sheets/excel-for-the-web-budget. Tom's bakery is a made-up business from the lesson. By Robert Breen, October 23, 2026.