

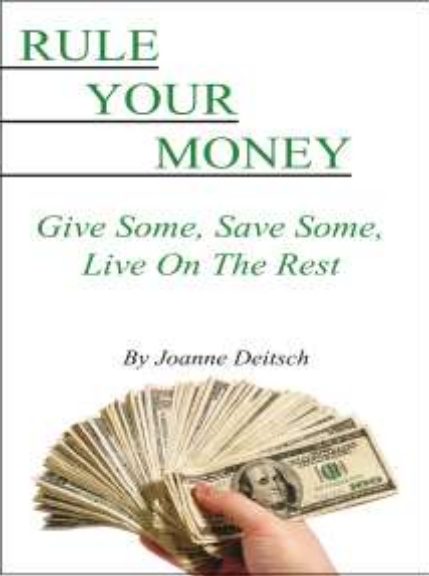
Course Title: Using Rule Your Money Planning Sheets


Storyboard Version: Final


Date: 10-Jun-2016

Author: Joanne Deitsch

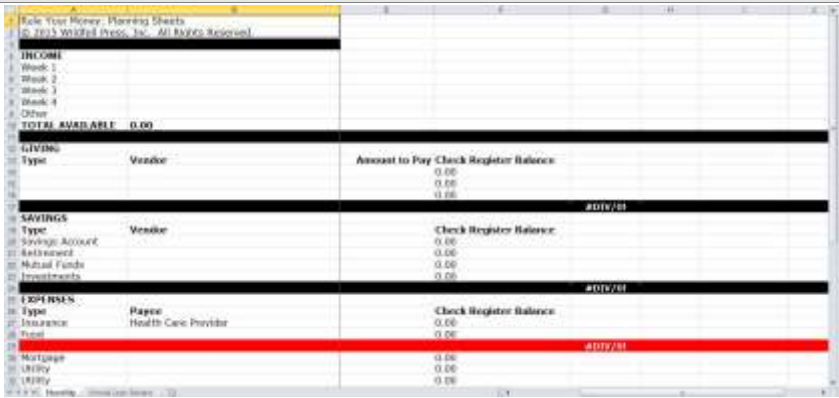


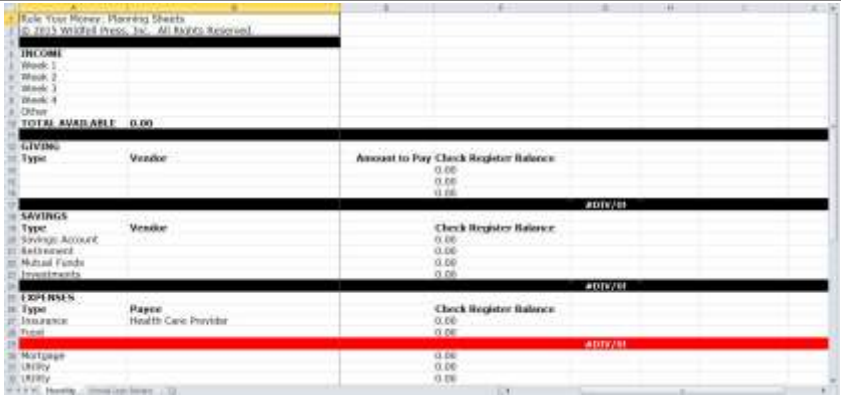
Page Title (Objective): Welcome (n/a)	Category: Introduction	Page #: 01
Text on Screen	Audio Narration	Descriptions of Graphics / Animation / Video
Welcome!	Welcome to <i>Using Rule Your Money Planning Sheets!</i>	
		After the audio ends, an up arrow appears pointing to the Next button.
Buttons		
	Next: Advances to the next page	Help (See Button Details at the end of this storyboard)
Resources (See Button Details at the end of this storyboard)		
Developer Notes		
Cover Art created by Devon Deitsch; screen size throughout: 1024 x 768		

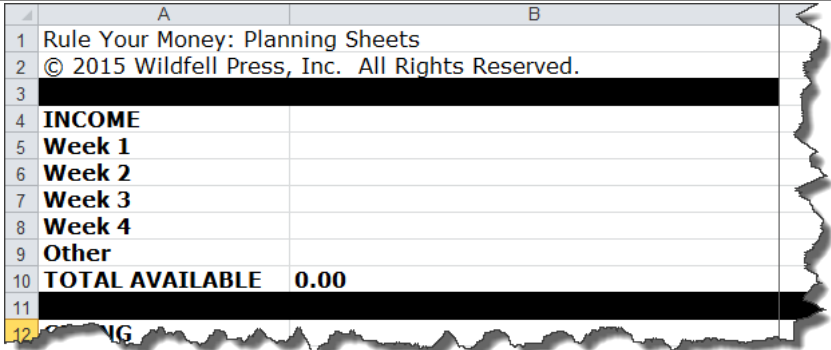
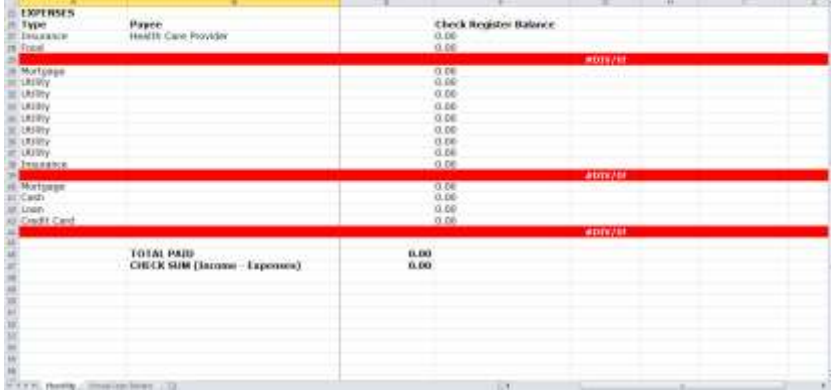
Page Title (Objective): Learning Objectives (1-6)	Category: Introduction	Page #: 02
Text on Screen	Audio Narration	Descriptions of Graphics / Animation / Video
<p>By the end of this module, you will be able to...</p> <ul style="list-style-type: none"> • Identify differences between monthly and annual sheets • Describe the structure of monthly and annual sheets • Describe how formulas are used in the monthly planning sheet • Enter income based on your earning schedule as well as entering giving and saving on the monthly planning sheet • Create and modify expenses on the monthly planning sheet • Use the Annual Loan Review sheet 	<p>In this module you will learn about the two Rule Your Money planning sheets. The first is the monthly planning sheet. The monthly planning sheet allows you to capture your income and expense details each month. The second is the annual loan review sheet. The annual loan review sheet lets you capture a financial snapshot of your outstanding loans.</p>	
Buttons		
Back: Returns to the previous page	Next: Advances to the next page	Help (See Button Details at the end of this storyboard)
Resources (See Button Details at the end of this storyboard)		
Developer Notes		

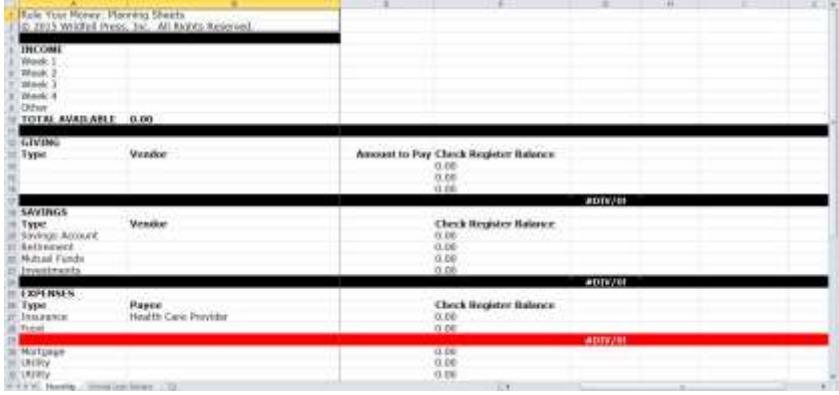
Page Title (Objective): A'anna's Finances (1-6)	Category: Introduction	Page #: 03
Text on Screen	Audio Narration	Descriptions of Graphics / Animation / Video
	<p>Today the expert is going to be helping A'anna and you get started with using Rule Your Money Planning Sheets.</p> <p>Click on each box to find out more about A'anna's income and expenses. Click Next when you are finished.</p>	 <p>Gray Box</p> <p>Red Box</p>
Buttons		
Back: Returns to the previous page	Next: Advances to the next page	Help (See Button Details at the end of this storyboard)
Resources (See Button Details at the end of this storyboard)		
Gray Box	Pay Check \$2000	
Red Box	Red Cross \$25 Savings \$25 Rent \$500 Clothing \$50	



	Credit Card \$10
Developer Notes	

Page Title (Objective): Planning Sheet Overview (1)	Category: Introduction	Page #: 04
Text on Screen	Audio Narration	Descriptions of Graphics / Animation / Video
none	Click on each tab called out and highlighted at the bottom of the page to learn more about the two sheets that are part of the planning document. Click Next when you are finished.	 <p>The Monthly and Annual Review Sheets tabs are highlighted and called out</p>
Buttons		
Back: Returns to the previous page	Next: Advances to the next page	Help (See Button Details at the end of this storyboard)
Resources (See Button Details at the end of this storyboard)		
Monthly	Each month use this sheet to plan how to spend your income	
Annual Loan Review	Each year, you can use this sheet to understand how much money you still owe on outstanding loans and credit cards	
Developer Notes		

Page Title (Objective): Structure (1, 2)	Category: Monthly Planning	Page #: 05
Text on Screen none	Audio Narration Click the income and expenses areas that are called out and highlighted to learn more about these sections of the monthly planning sheet. Click Next when you are finished.	Descriptions of Graphics / Animation / Video  <p>Rows 3-26 and 27 to end of sheet are highlighted and called out</p>
Buttons		
Back: Returns to the previous page	Next: Advances to the next page	Help (See Button Details at the end of this storyboard)
Resources (See Button Details at the end of this storyboard)		
Income Area	This area shows income related sections of the monthly planning sheet. This area is sectioned off with black lines. Black ink was traditionally used in accounting to indicate financial gains. The black lines on this sheet indicate items which enrich you.	
Expenses Area	All items in the monthly planning sheet that are related to expenses are sectioned off with red lines. Traditionally, in accounting, red ink was used to indicate losses. The red lines here indicate bills you need to pay. Expenses are listed in order of importance. For example, it is more important to have money to buy food and shelter than to pay off a loan.	
Developer Notes		

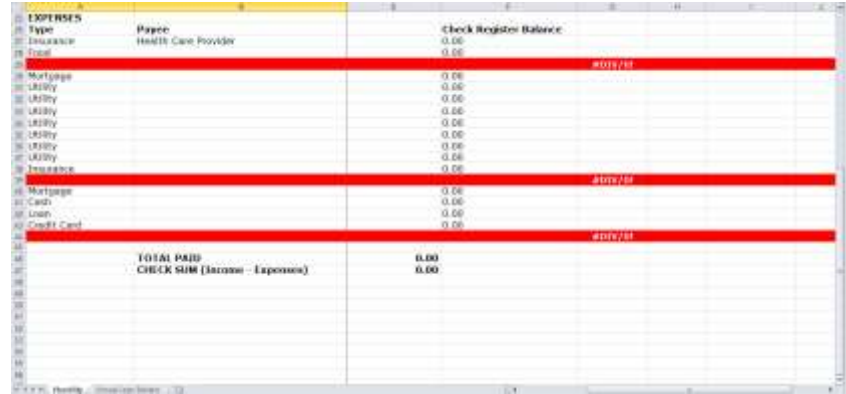
Page Title (Objective): Formulas (1, 3)	Category: Monthly Planning	Page #: 06
Text on Screen Not Applicable	Audio Narration There are formulas built into the monthly planning sheet. One example is the Total Available displayed in the income area.	Descriptions of Graphics / Animation / Video  <p>The number to the right of the TOTAL AVAILABLE cell in the INCOME area is called out and highlighted.</p>
Not Applicable	Other examples of built-in formulas in the expenses area include the check register balance and percentages	 <p>Check Register Balance and Percentages are highlighted with a callout from top to bottom.</p>
Buttons		
Back: Returns to the previous page	Next: Advances to the next page	Help (See Button Details at the end of this storyboard)
Resources (See Button Details at the end of this storyboard)		
Developer Notes		

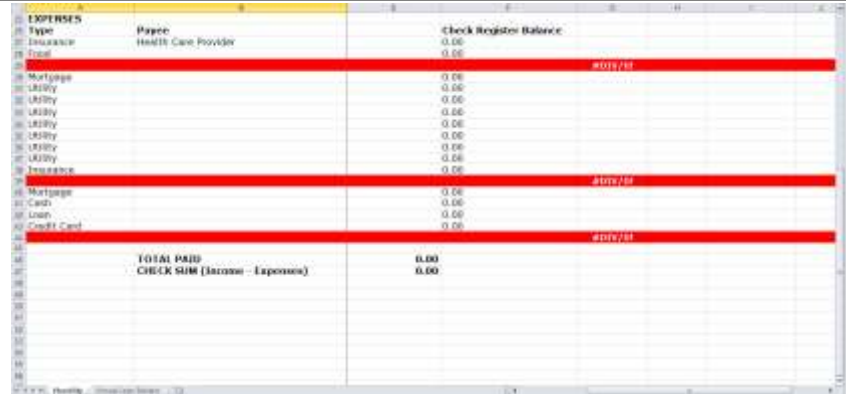
Page Title (Objective): Entering Income (1, 4)	Category: Monthly Planning	Page #: 07
Text on Screen	Audio Narration	Descriptions of Graphics / Animation / Video
None	A'anna and you both get paid on the same pay schedule. Remember, A'anna gets paid \$2000 each month. Click on the button that matches your pay frequency to watch the expert complete the income section of the monthly planning sheet for A'anna.	
Buttons		
Back: Returns to the previous page	Next: Advances to the next page	Help (See Button Details at the end of this storyboard)
Resources (See Button Details at the end of this storyboard)		
Weekly	Demonstration shows 500 being entered into Weeks 1-4	
Biweekly	Demonstration shows 1000 being entered into Weeks 1 and 3	
Monthly	Demonstration shows 2000 being entered into Weeks 4	
Developer Notes		

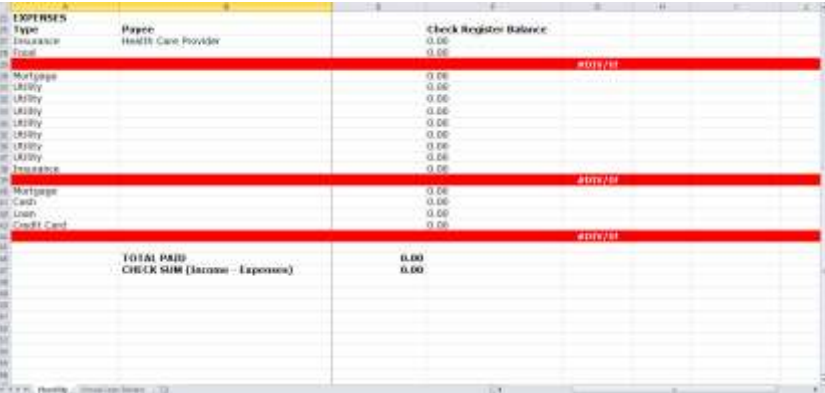
Page Title (Objective): Entering Giving and Savings (1, 4)	Category: Monthly Planning	Page #: 08
Text on Screen	Audio Narration	Descriptions of Graphics / Animation / Video
<p>Watch a demonstration given by the expert or complete a guided simulation with A'nna about entering giving and saving.</p>	<p>Remember that A'nna gives away \$25 to the Red Cross and saves \$25 each month. Use the buttons to either watch the expert enter A'nna's giving and savings information or complete a guided simulation.</p>	 
Buttons		
<p>Back: Returns to the previous page</p>	<p>Next: Advances to the next page</p>	<p>Help (See Button Details at the end of this storyboard)</p>
<p>Resources (See Button Details at the end of this storyboard)</p>		
<p>Watch Demonstration</p>	<p>Demonstration shows:</p> <ol style="list-style-type: none"> 1. Red Cross being entered in the Giving section under the Vendor column 2. \$25 being entered in the Giving section under the Amount to Pay column 3. Highlight the Amount to Pay and display callout "The sheet will automatically update numbers into currency format" 4. \$25 being entered in the Savings section under the Amount to Pay column 	


	<ol style="list-style-type: none"> 5. Highlight the check register balance column entries to the right of the two entered rows and display callout: "Notice how the check register balance changes once entries are made"
Complete Simulation	<p>Simulation prompts the learner to:</p> <ol style="list-style-type: none"> 1. Enter Red Cross in the Giving section under the Vendor column 2. Enter \$25 in the Giving section under the Amount to Pay column 3. Highlight the Amount to Pay and display callout "The sheet will automatically update numbers into currency format" 4. Enter \$25 into the Savings section under the Amount to Pay column 5. Highlight the check register balance column entries to the right of the two entered rows and display callout: "Notice how the check register balance changes once entries are made"
Developer Notes	
For the simulation: 1) add prompt text 2) remove clicks and 3) use the automatic success text for failure captions	

Page Title (Objective): Entering Expenses (1, 5)	Category: Monthly Planning	Page #: 09
---	-----------------------------------	-------------------

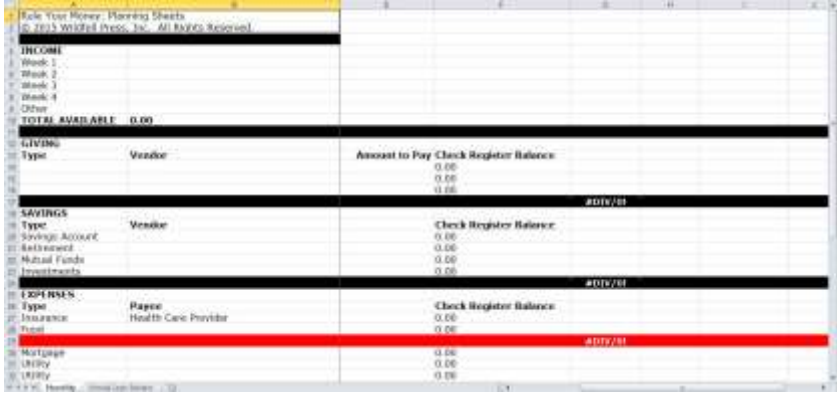
Text on Screen	Audio Narration	Descriptions of Graphics / Animation / Video
Not Applicable	The rule of thumb is that if the cell contents are empty or not bold, you can modify them as you see fit.	 <p>Empty and non-bolded cells are highlighted with a callout from top to bottom.</p>

Not Applicable	For example, if you pay rent rather than a mortgage, you will change that on your personal copy of your planning sheet.	 <p>Shows entry of Rent for Type, My Rental Leasing Company for Vendor, \$500 to the left of the check register balance in approximately row 30</p>
----------------	---	---

Not Applicable	Whenever you enter new expenses you also have the opportunity to enter details such as the account number and a more specific description about the expense. The amount to pay would be the only entry that you will change from month to month.	 <p>Highlight and callout the account number and description columns.</p>
Buttons		
Back: Returns to the previous page	Next: Advances to the next page	Help (See Button Details at the end of this storyboard)
Resources (See Button Details at the end of this storyboard)		
Developer Notes		

Page Title (Objective): Adding New Expenses (1, 5)	Category: Monthly Planning	Page #: 10
Text on Screen	Audio Narration	Descriptions of Graphics / Animation / Video
Watch a demonstration given by the expert or complete a guided simulation	Remember that A'nna spends \$50 each month on clothing. Use the buttons to either watch the expert enter A'nna's clothing expense or complete a guided simulation.	 <p>=</p>
Buttons		
Back: Returns to the previous page	Next: Advances to the next page	Help (See Button Details at the end of this storyboard)
Resources (See Button Details at the end of this storyboard)		
Watch Demonstration	<p>Demonstration shows:</p> <ol style="list-style-type: none"> 1. Select the second Insurance cell (approximately cell A:38) 2. Insert a row 3. In the new row show: <ol style="list-style-type: none"> a. Clothing being entered in the Type column b. My Favorite Clothing Store being entered in the Vendor column c. \$50 being entered to the left of the Check Register Balance 4. Highlight and callout the red rows and display callout: "When inserting new rows, do NOT insert on a row directly below black/red lines. This will ensure the built-in formulas will continue to 	

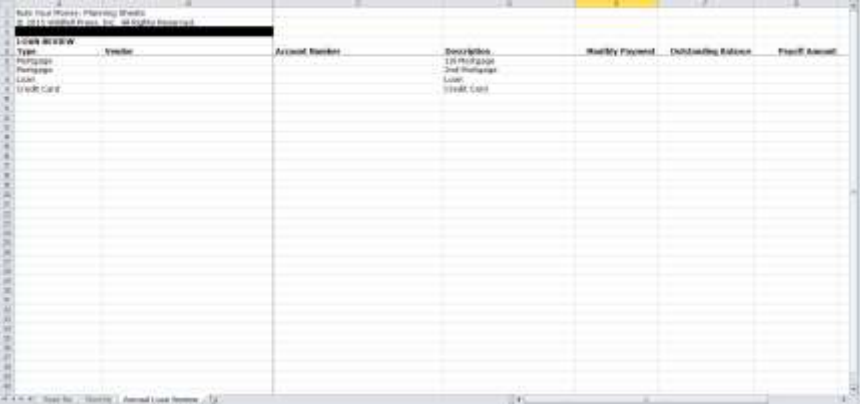
	work.”
Complete Simulation	Simulation prompts the learner to: <ol style="list-style-type: none">1. Select the second Insurance cell (approximately cell A:38)2. Insert a row3. In the new row:<ol style="list-style-type: none">a. Enter Clothing in the Type columnb. Enter My Favorite Clothing Store in the Vendor columnc. Enter \$50 in the column to the left of the Check Register Balance4. Highlight and callout the red rows and display callout: “When inserting new rows, do NOT insert on a row directly below black/red lines. This will ensure the built-in formulas will continue to work.”
Developer Notes	


Page Title (Objective): How to Plan Next Month (4, 5)	Category: Monthly Planning	Page #: 11
Text on Screen	Audio Narration	Descriptions of Graphics / Animation / Video
None	So far we have talked about changing monthly planning sheets to include income, giving, saving and expenses for a single month. Let's pretend it is now the next month. A'anna and you need to plan again. You can reuse the same sheet each month, create a new document for each month, or add a new sheet in your saved document for the year. Click on the button that matches how you would like to plan in the future to watch the expert show you how.	 <p>The screenshot shows a spreadsheet titled 'File Your Money: Planning Sheets'. It is divided into three main sections: INCOME, SAVINGS, and EXPENSES. Each section has a 'Type' column and a 'Check Register Balance' column. The INCOME section includes rows for Week 1, Week 2, Week 3, Week 4, and Other, with a 'TOTAL AVAILABLE' row below. The SAVINGS section includes rows for Savings Account, Retirement, Mutual Funds, and Investments. The EXPENSES section includes rows for Insurance, Health Care Provider, Fuel, Mortgage, Utility, and Other. The 'TOTAL AVAILABLE' row is highlighted in red.</p>
Buttons		
Back: Returns to the previous page	Next: Advances to the next page	Help (See Button Details at the end of this storyboard)
Resources (See Button Details at the end of this storyboard)		
Reuse Sheet	<ol style="list-style-type: none"> 1. Expense sheet named Plan opens 2. Callout appears with the text: "To reuse the same sheet you used for planning last month, simply reopen the file you saved." 3. The Income entries are highlights with callout that reads: "To ensure accuracy, it is recommended to clear out the older entries with last month's income before entering your income for this month" 4. The Amount to Pay entries are highlighted with callout that reads "To ensure accuracy, it is recommended to clear out the old entries from last month in the Amount to Pay column before entering your new amounts for this month expenses" 	
Create a New Document	<ol style="list-style-type: none"> 1. Expense sheet named January Plan opens 2. Callout appears with the text: "You can create a new document by saving your planning document from last month into a new document." 3. Demonstration shows using File > Save As to save a new sheet named February Plan 	
Add New Sheet	<ol style="list-style-type: none"> 1. Expense sheet named 2015 Plan opens 2. Callout appears with the text: "You can create a new sheet in the same document with other 	

months by copying your planning sheet from last month into a new sheet.”

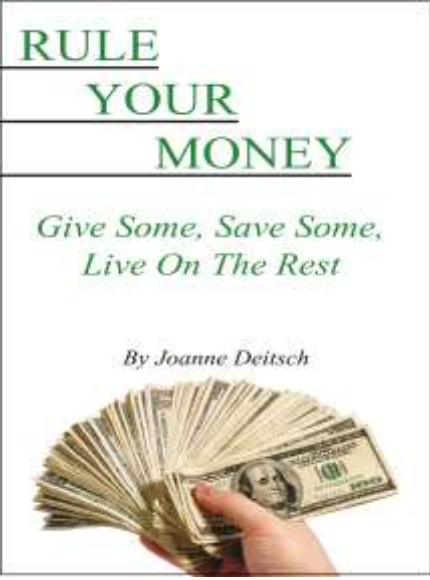
3. Right click to reveal menu for January 2015 tab
4. Select Move or Copy from the pop-up menu
5. Click to check the Create a Copy box
6. Click [OK]
7. Right click on the January 2015 (2) tab
8. Select Rename from the pop-up menu
9. Type February 2015


Developer Notes

Page Title (Objective): Structure (1, 2, 6)	Category: Annual Loan Review	Page #: 12
Text on Screen	Audio Narration	Descriptions of Graphics / Animation / Video
none	Click the two areas that are called out and highlighted to learn more about these sections of the annual loan review sheet. Click Next when you are finished.	 <p>All rows shown in columns A-D and E-G are highlighted and called out</p>
Buttons		
Back: Returns to the previous page	Next: Advances to the next page	Help (See Button Details at the end of this storyboard)
Resources (See Button Details at the end of this storyboard)		
Columns A-D	This section of the annual loan review sheet mirrors columns A-D in the monthly planning sheet. This allows you to easily copy and paste loan details from the planning sheet. The information you want to track here are loans such as your mortgage, loans and credit cards.	
Columns E-G	This section of the annual loan review sheet allows you to capture a snapshot of your current monthly payments, outstanding balance and payoff amount. While you can generally get your monthly payment and outstanding balance from your latest bill, you will have to call your vendor to get your payoff amount.	
Developer Notes		
Sheet size set to 78%		

Page Title (Objective): Using the Annual Loan Review Sheet (6)	Category: Annual Loan Review	Page #: 13
Text on Screen	Audio Narration	Descriptions of Graphics / Animation / Video
<p>Watch a demonstration given by the expert or complete a guided simulation about using the annual loan review sheet.</p>	<p>Let's pretend that it is now year-end. A'nna and you want to capture a financial snapshot regarding her credit card. Remember, A'nna pays \$10 a month on her credit card. Use the buttons to either watch the expert enter A'nna's credit card details or complete a guided simulation.</p>	
Buttons		
<p>Back: Returns to the previous page</p>	<p>Next: Advances to the next page</p>	<p>Help (See Button Details at the end of this storyboard)</p>
<p>Resources (See Button Details at the end of this storyboard)</p>		
<p>Watch Demonstration</p>	<p>Demonstration shows:</p> <ol style="list-style-type: none"> 1. On the planning sheet select the credit card row, columns A-D 2. Select Copy 3. On the annual review planning sheet, the cell that says Credit Card (approximately A:9) 4. On the same row show: <ol style="list-style-type: none"> a. \$10 being entered in the Monthly Payment column b. \$300 being entered in the Outstanding Balance column c. \$500 being entered in the Payoff Amount column 5. Display callout: "There are no built-in formulas in this sheet. Therefore, there are no restrictions on where you can make entries. This is a blank canvas for you to use as you 	

	desire.”
Complete Simulation	<p>Simulation prompts the learner to:</p> <ol style="list-style-type: none"> 1. Select the credit card row, columns A-D in the planning sheet 2. Select Copy 3. Select the cell that says Credit Card in the annual review planning sheet (approximately A:9) 4. On the same row: <ol style="list-style-type: none"> a. Enter \$10 in the Monthly Payment column b. Enter \$300 in the Outstanding Balance column c. Enter \$500 in the Payoff Amount column 5. Display callout: “There are no built-in formulas in this sheet. Therefore, there are no restrictions on where you can make entries. This is a blank canvas for you to use as you desire.”
Developer Notes	

Page Title (Objective): Farewell! (n/a)	Category: Conclusion	Page #: 14
Text on Screen	Audio Narration	Descriptions of Graphics / Animation / Video
<p>Your planning sheets not working as expected? Email needhelp@wildfellpress.com</p>	<p>Thank you for participating in <i>Using Rule Your Money Planning Sheets!</i></p> <p>If your planning sheets are not working as expected, please email us at need-help-at-wild-fell-press-dot-com.</p>	
Buttons		
Back: Returns to the previous page		Help (See Button Details at the end of this storyboard)
Resources (See Button Details at the end of this storyboard)		
Developer Notes		

BUTTON: Help	Category: n/a	Page #: n/a
 RYM_Help.pdf		

BUTTON: Resources	Category: n/a	Page #: n/a
[INSERT PDF VERSION OF RESOURCES HERE]		