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Spreadsheets for Real Life

Budgets, lists and trackers in Google Sheets or Excel. The formulas you'll actually use, explained in plain English.



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Cover illustration generated with AI image tools under art direction. Every formula in this book was checked in Google Sheets and Microsoft Excel conventions before publication.

Menu names and features were checked in November 2026 and may change as Google and Microsoft update their apps. The publisher accepts no liability for losses arising from the use of this book.

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Before you start

A spreadsheet is a grid that does arithmetic for you. That's the whole idea. You type numbers and words into boxes, tell the grid how some boxes relate to others, and it keeps every total, average and count up to date while you get on with your life.

People who are comfortable with spreadsheets don't know hundreds of features. They know about a dozen things very well. This book teaches those dozen things, using examples from ordinary life: a shopping list, household bills, a spending log, a contact list and, at the end, a monthly budget that adds itself up.

Google Sheets or Excel?

Either. The two programs work almost identically for everything in this book, and the formulas are written the same way.

- **Google Sheets** is free with a Google account and runs in a web browser. Go to sheets.google.com and click **Blank spreadsheet**.
- **Microsoft Excel** comes with Microsoft 365, and there's a free web version at office.com if you have a Microsoft account.

Where menus differ, the book gives both. On a Mac, read **Ctrl** as **Cmd** in keyboard shortcuts.

How to read the examples

Spreadsheet examples look like this. The grey letters across the top are **columns** and the grey numbers down the side are **rows**, just like on your screen:

	A	B
1	Item	Price
2	Coffee	8.99

When a cell contains a formula, the book shows the formula, and the result it gives, side by side. Type the examples in yourself. It takes a few extra minutes and it's the fastest way to learn.

CHAPTER

01

Rows, columns and cells

IN THIS CHAPTER

- Find your way around the grid
- Type, edit and move data
- Set up a list the way spreadsheets like it

Before formulas, the grid itself. Five minutes here will save you hours of confusion later.

1.1 Every cell has an address

Columns are labeled with letters (A, B, C…) and rows with numbers (1, 2, 3…). Where a column and a row meet is a **cell**, and its name is its column letter followed by its row number. The top-left cell is **A1**. The cell in the third column, fifth row is **C5**.

That address is the most important idea in this book. Formulas work by referring to cells by address, like "add B2 to B3," instead of using the numbers inside them.

A group of cells is a **range**, written as the first cell and the last cell with a colon between them. **B2:B5** means B2, B3, B4 and B5. **A1:C3** is a small rectangle of nine cells.

1.2 Typing and editing

Click a cell and start typing. Press **Enter** to move down, or **Tab** to move right.

- **To replace** what's in a cell, click it and just type.
- **To edit** what's in a cell without retyping it, double-click it (or press **F2**).
- **To delete** a cell's contents, select it and press **Delete**.
- **To undo** anything, press **Ctrl+Z**. Use it freely. Nothing you do in a spreadsheet is permanent until you've saved, and both Sheets and Excel keep a version history.

Notice that numbers line up on the right of a cell and text on the left. That's a useful clue. If a number sits on the left, the spreadsheet thinks it's text, often because of a stray space or a letter, and it won't add it up.

1.3 Set up lists the way spreadsheets like them

Spreadsheets are happiest when information is arranged as a simple table:

GOOD LIST HABITS

- [ ] **One header row** at the top, with a short name for each column.
- [ ] **One record per row:** one purchase, one person, one bill.
- [ ] **One kind of information per column:** dates in one column, amounts in another.
- [ ] **No blank rows or columns** in the middle of a list.
- [ ] **Numbers without words:** type `45.50`, not `$45.50 approx`.

Here's a shopping list set up that way:

	A	B	C
1	Item	Price	Qty
2	Coffee	8.99	2
3	Milk	3.49	3
4	Bread	4.25	1
5	Apples	5.50	2

Type it in now. We'll use it in the next chapter.

TIP

To make a column wider so you can read everything, double-click the line between two column letters at the very top. The column snaps to fit its contents.

CHAPTER SUMMARY

- Every cell has an address: column letter then row number, like **C5**.
- A range is written first cell, colon, last cell: **B2:B5**.
- Numbers align right, text aligns left. A number on the left is a warning sign.
- Keep lists simple: one header row, one record per row, one kind of data per column.