

# What is a budget rollover?

A rollover is an attribute of a budget category. Budget categories that have rollovers carry their cumulative balance from one month to the next. This means you can start a month with more money in a category if you've underspent in previous months, or with less money in a category if you've overspent. This is useful for irregular spending such as clothing or entertainment—areas where you may not spend the exact same amount each month, but want to keep track of the total amount over time.

A couple of examples:

Let's say your goal is to spend no more than \$1200 per year on entertainment. In January you set up a budget of \$100 per month (12 months = \$1200). Knowing that you may not spend exactly \$100 per month, you decide to add a rollover to the Entertainment budget category.

- **Example:** You spend less than budgeted

In January you spend \$75 on entertainment. This leaves you with \$25 to "rollover" into February, where your February budget shows you have \$125 to spend (the January rollover (\$25) + the February budget (\$100) = \$125).

In February you spend \$0 on entertainment. This leaves you with a \$225 entertainment budget in March (the February rollover (\$125) + the March budget (\$100) = \$225).

- **Example:** You spend more than budgeted

In January you spend \$150 on entertainment. This leaves you with a negative (-\$50) balance "rollover" into February, where your budget shows you have \$50 to spend (the January rollover (-\$50) + the February budget (\$100) = \$50).


However, thanks to rollovers, you'll be able to "get out of the hole" as time goes on. For example, if you spend \$0 on entertainment in February, you would have a \$150 budget for entertainment in March (the February rollover (\$50) + the March budget (\$100) = \$150).

Interested in using rollovers?

## Create rollover categories

When you first create a budget, none of the budget categories are rollover categories. You need to explicitly create rollover categories. Here's how:

1. Click the **Planning** tab.
2. Click the **Budgets** button.
3. Select a category in your budget.

4. Click  next to the category, and then choose one of the following:

- **Rollover balances at the end of each month**

The cumulative rollover amount for the category will be added to (or subtracted from) the balance displayed on the category line.

- **Rollover only positive balances at the end of each month**


The cumulative positive rollover amount for the category will be added to the balance displayed on the category line. If there is a negative rollover amount, it is ignored and not subtracted from the balance.

Note: A sub-category will add or subtract its rollover amount from a parent category if the parent is also a rollover category. If the parent is not a rollover category, it will ignore the rollover amount of the sub-category.

## Change or reset rollover amounts

If you underspend in one rollover category, and overspend in another, you can easily subtract from, add to, or reset your rollover amounts to compensate. Here's how:

1. Click the **Planning** tab.
2. Click the **Budgets** button.
3. Click the balance amount of a rollover category you want to change.
4. In the **Rollover** popup, click **Edit**, change the rollover amount as needed, then click **Reset**. To remove a rollover amount completely, enter 0.00.
5. Click **Save** to update the balance of the category.

**Note:** If you decide later that you want to remove the changes you've made to your rollover amounts, click  (the Rollover On icon), and choose Undo all rollover edits for [Year]. This will reset all of your rollovers for the year to their calculated, default values.