

# HOME BUDGET DASHBOARD GUIDE

4.0 - 3/9/24

*Spreadsheets Reimagined*



SpreadWiseCo™

BUILT WITH  
MICROSOFT  
EXCEL

# GUIDE OVERVIEW

These tools are designed to be easy to use, with minimal inputs from you, and many outputs from us. Follow each tool guide closely. There are normally only a few true steps within the guide, but the rest is information to help you along the way.

# GUIDE LEGEND


## GUIDE POINTERS

NEED TO KNOW

NICE TO KNOW

## FOR THOSE READY TO JUMP IN QUICKLY



YOU CAN SKIP AND COME BACK 



DON'T SKIP!

## USER INPUTS

INPUT BOX

DROP DOWN MENU

## REVISION INFORMATION

Latest Home Budget

Dashboard Revision: 4.0

## PASSWORD

- Tabs are locked to prevent accidental formula errors. Password: "swc"
- Use with discretion. Formulas and setups are extremely complex.

# 1 - GETTING STARTED



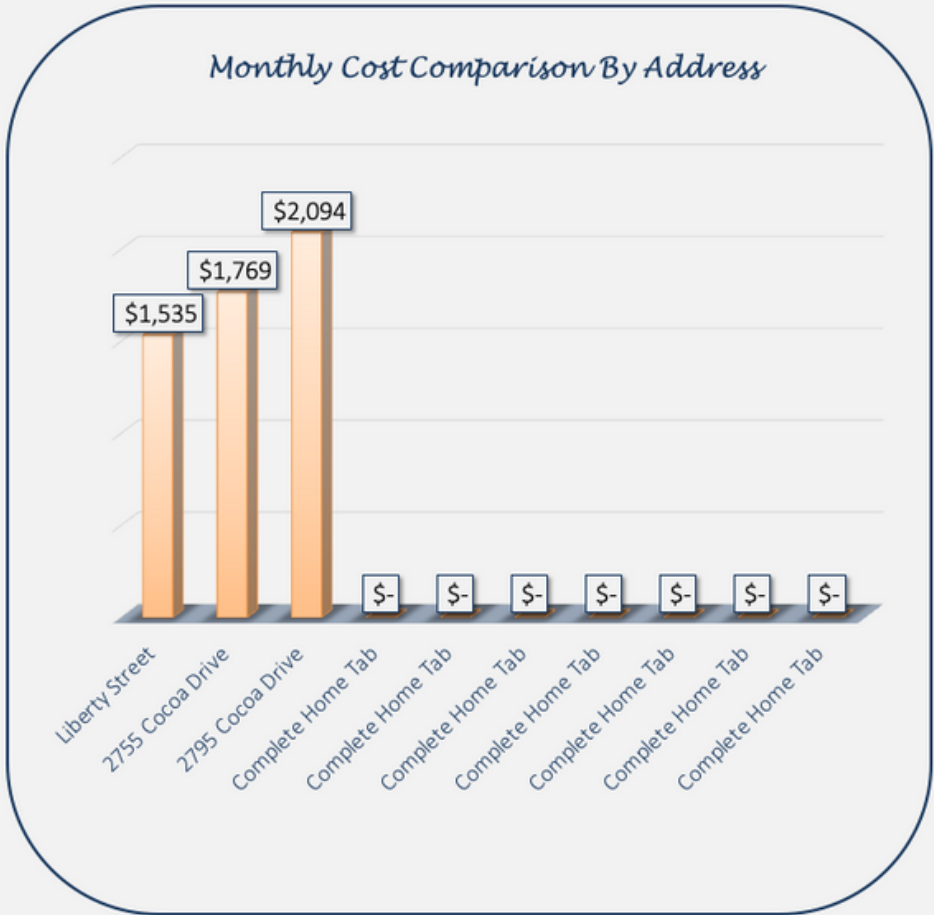
THIS JOURNEY BEGINS WITH FILLING OUT THE DASHBOARD

## HOME BUDGET & BUYING GUIDE

Dashboard Inputs
Choose Your Currency
USD
Current Monthly Take Home Pay
\$ 5,500.00

<b>Dashboard Results</b>	Highest Monthly Cost	\$ 2,094
	Lowest Monthly Cost	\$ 1,535

Home Tab Name	Home Description	Mortgage	Monthly Cost	% Take Home
CurrentHome	Liberty Street	\$ 1,435	\$ 1,535	27.9%
NewHome1	2755 Cocoa Drive	\$ 1,388	\$ 1,769	32.2%
NewHome2	2795 Cocoa Drive	\$ 1,728	\$ 2,094	38.1%
NewHome3	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome4	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome5	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome6	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome7	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome8	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome9	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
<b>Average</b>		\$ 1,517	\$ 1,799	32.7%



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Built With **Microsoft Excel**

Features NOT Compatible With **Google Sheets**

\$USD, €EUR, £GBP



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# 2 - DASHBOARD



THE DASHBOARD TABLE AND CHARTS WILL POPULATE AUTOMATICALLY

SET YOUR CURRENCY TYPE

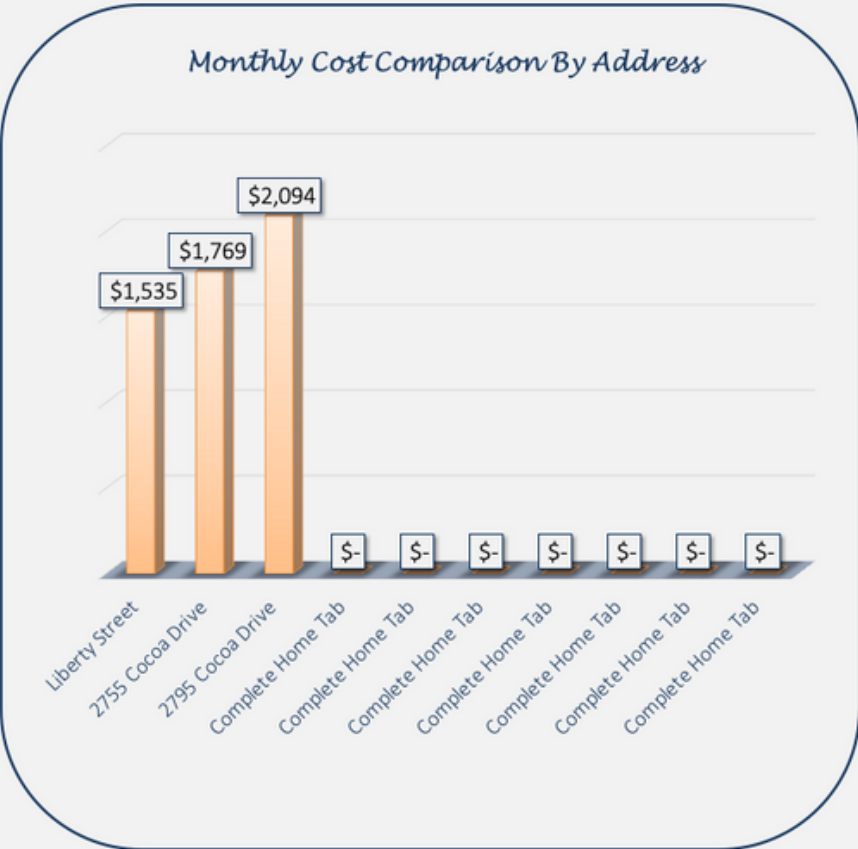
\*\*OPTIONAL SET YOUR CURRENT MONTHLY TAKE HOME

## HOME BUDGET & BUYING GUIDE

Dashboard Inputs      Choose Your Currency      **USD**      Current Monthly Take Home Pay      \$ 5,500.00

<b>Dashboard Results</b>	Highest Monthly Cost	\$ 2,094
	Lowest Monthly Cost	\$ 1,535

Home Tab Name	Home Description	Mortgage	Monthly Cost	% Take Home
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NewHome3	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome4	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome5	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome6	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome7	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome8	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome9	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
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# 3 - CURRENT HOME



FINANCING DETAILS

MONTHLY INSURANCE COST

- PMI
- HMI
- FLOOD

CURRENT ANNUAL PROPERTY TAXES

\*\*OPTIONAL INFO

MONEY OWED, AND ESTIMATED RESALE VALUE

<i>Liberty Street</i>		
<b>TOTAL COST OF HOME</b>		
Total Monthly Mortgage Payment	\$ 1,435.02	
Home Cost / Year	\$ 18,424.29	
Home Cost / Month	\$ 1,535.36	
% of Monthly Take Home	27.92%	
<b>FINANCING</b>		
Original Amount Borrowed	\$ 180,000.00	
Annual Percentag Rate (APR)	6.00%	
Loan Term (Months)	360	
Monthly Payment <u>Excluding Escrow</u>	\$ 1,079.19	
Annual Payment Cost	\$ 12,950.29	
<b>INSURANCE</b>		
Annual Private Mortgage Insurance Cost	\$ 960.00	<input type="checkbox"/>
Monthly PMI Cost	\$ 80.00	<input type="checkbox"/> Yes
Annual Home Owner's Insurance Cost	\$ 1,600.00	<input type="checkbox"/>
Monthly HMI Cost	\$ 133.33	<input type="checkbox"/> Yes
Annual Flood Insurance Cost	\$ 360.00	<input type="checkbox"/>
Monthly FI Cost	\$ 30.00	<input type="checkbox"/> Yes
Total Monthly Insurance Cost	\$ 213.33	
<b>PROPERTY TAXES</b>		
Annual Property Tax Cost	\$ 1,100.00	<input type="checkbox"/>
Monthly Tax Cost	\$ 91.67	<input type="checkbox"/> Yes
<b>PROPERTY TAXES</b>		
Remaining Loan Balance	\$ 10,000	
Estimated Resale Value	\$ 225,000	
Net Equity	\$ 215,000	
Choose Your Currency <b>USD</b>		
<b>CURRENT HOME ADDRESS</b>		
Liberty Street		
<b>HOA FEES</b>		
Annual HOA Fee	\$ 250.00	
Monthly HOA Fee	\$ 20.83	
<b>ESSENTIAL UTILITIES</b>		
Monthly Electric Cost	\$ 200.00	
Monthly Natural Gas Cost	\$ 40.00	
Monthly Water / Sewer Cost	\$ 40.00	
Monthly Trash / Recycling Cost	\$ 12.00	
Total Annual Utility Cost	\$ 144.00	
<b>MAINTENANCE &amp; OTHER FEES</b>		
Annual Landscaping Cost	\$ 900.00	
Monthly Landscaping Cost	\$ 75.00	
Annual AC Maintenance Cost	\$ 160.00	
Monthly AC Maintenance Cost	\$ 13.33	
Other Annual Cost	\$ -	
Other Monthly Cost	\$ -	
**INCLUDE IN TOTAL MORTGAGE PAYMENT, CELL C4		
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# 4 - CURRENT HOME



HOME ADDRESS

UTILITY COST DETAILS

MAINTENANCE AND OTHER ANNUAL COSTS THAT SHOULD BE ACCOUNTED FOR

- LANDSCAPING
- AC MAINTENANCE
- ETC

## Liberty Street

Choose Your Currency		<b>USD</b>
CURRENT HOME ADDRESS		
Liberty Street		
HOA FEES		
Annual HOA Fee	\$	250.00
Monthly HOA Fee	\$	20.83
		<input type="checkbox"/> Yes
ESSENTIAL UTILITIES		
Monthly Electric Cost	\$	200.00
Monthly Natural Gas Cost	\$	40.00
Monthly Water / Sewer Cost	\$	40.00
Monthly Trash / Recycling Cost	\$	12.00
Total Annual Utility Cost	\$	144.00
MAINTENANCE & OTHER FEES		
Annual Landscaping Cost	\$	900.00
Monthly Landscaping Cost	\$	75.00
Annual AC Maintenance Cost	\$	160.00
Monthly AC Maintenance Cost	\$	13.33
Other Annual Cost	\$	-
Other Monthly Cost	\$	-

**\*\*INCLUDE IN TOTAL MORTGAGE PAYMENT, CELL C4**

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REPEAT THE SAME STEPS FOR ANY NEW HOMES YOU ARE CONSIDERING  
PURCHASING

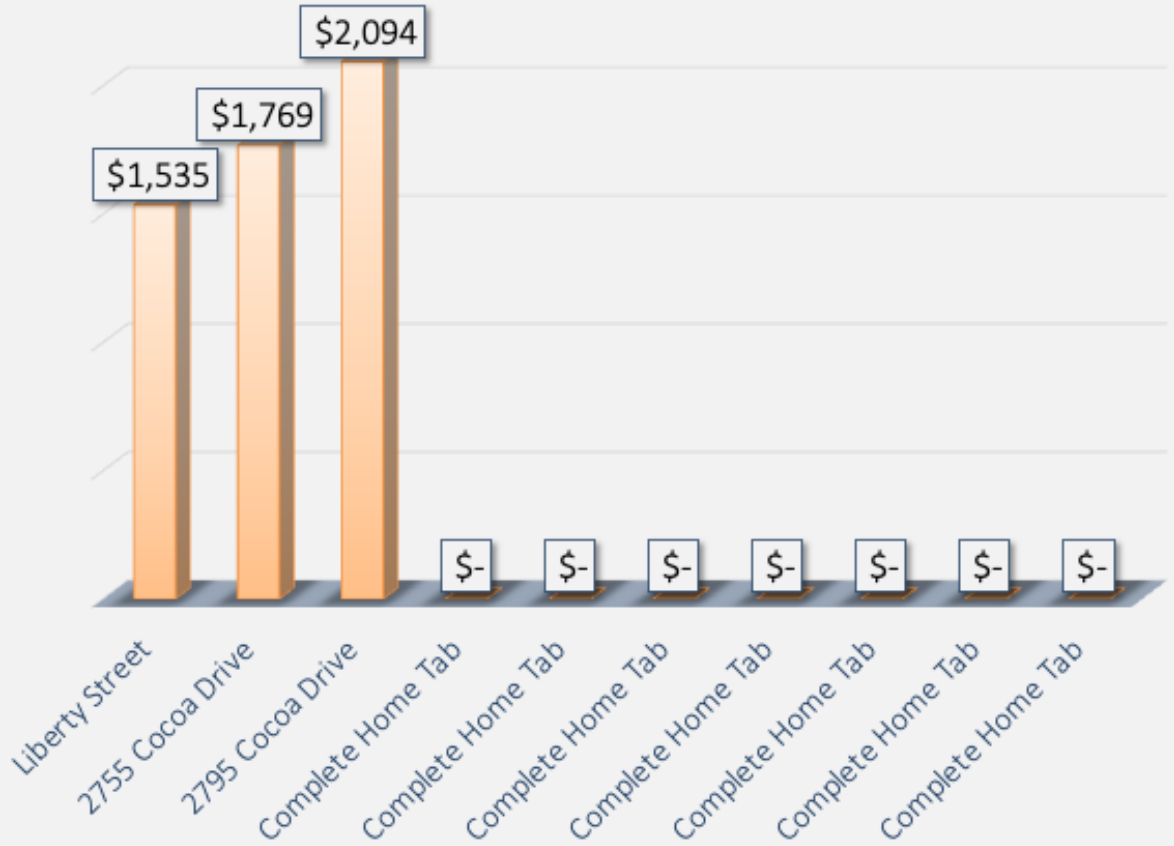




# 6 - DASHBOARD RESULTS

SEE A SIDE BY SIDE COMPARISON OF EACH HOME, SHOWN AS AN ACTUAL MONTHLY COST!

Monthly Cost Comparison By Address



# 8 - ADDING MORE HOME TABS



## THIS IS REALLY EASY!

- SELECT A CAR TAB
  - RIGHT CLICK ON THE TAB AND MAKE A COPY
  - RENAME THE TAB FOR THE NEXT TAB NUMBER BASED ON YOUR DASHBOARD TABLE
  - REPEAT FOR UP TO A TOTAL OF 10 HOME TABS

Home Tab Name	
CurrentHome	
NewHome1	
NewHome2	
NewHome3	
NewHome4	
NewHome5	
NewHome6	
NewHome7	
NewHome8	
NewHome9	
Average	

Copy, rename to "NewHome3".

Edit Home Tab Input details.

Done!



# IMPORTANT

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