

# BUDGET DASHBOARD GUIDE

4.1 - 1/6/24

*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 Budget Dashboard  
Revision: 4.1

## PASSWORD

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

## FEATURES

- Expense Details For
  - Real Estate
    - Primary Home
    - Other
  - Auto
    - Cars, Trucks, Etc
    - Recreational Vehicles
  - Subscriptions
  - Savings / Investments
  - Credit Cards
  - Loans
  - Any Other Expenses
- Currencies
  - USD, EUR, or GBP
  - Easily changed using a drop down menu
- Colors
  - Blue

## CHARTS

- Current Budget Snapshot
- Change In Cashflow - Based on Current Budget & Proposed Expense Cuts
- Current Budget - Expenses & Cashflow
- New Budget - Expenses & Cashflow - Based on Expense Cuts



# 1 - GETTING STARTED



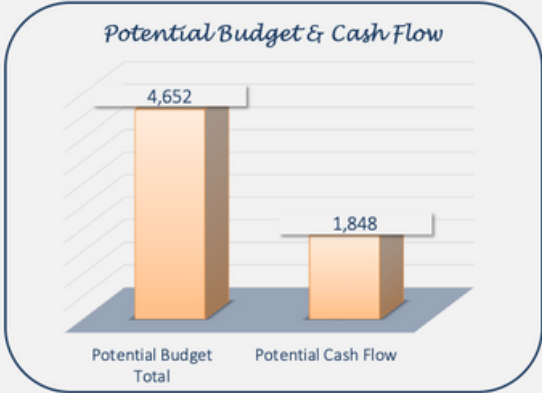
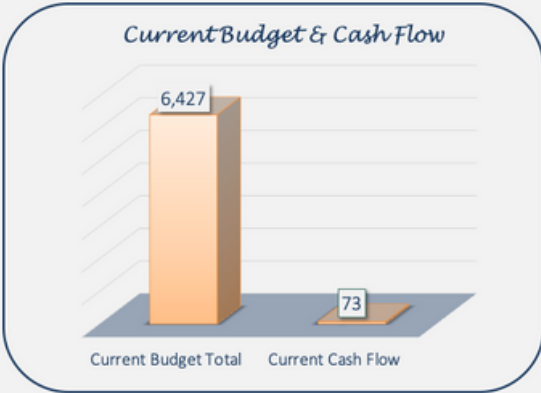
THIS JOURNEY BEGINS WITH FILLING OUT THE BUDGET TABS

## SIMPLE MONTHLY BUDGET DASHBOARD

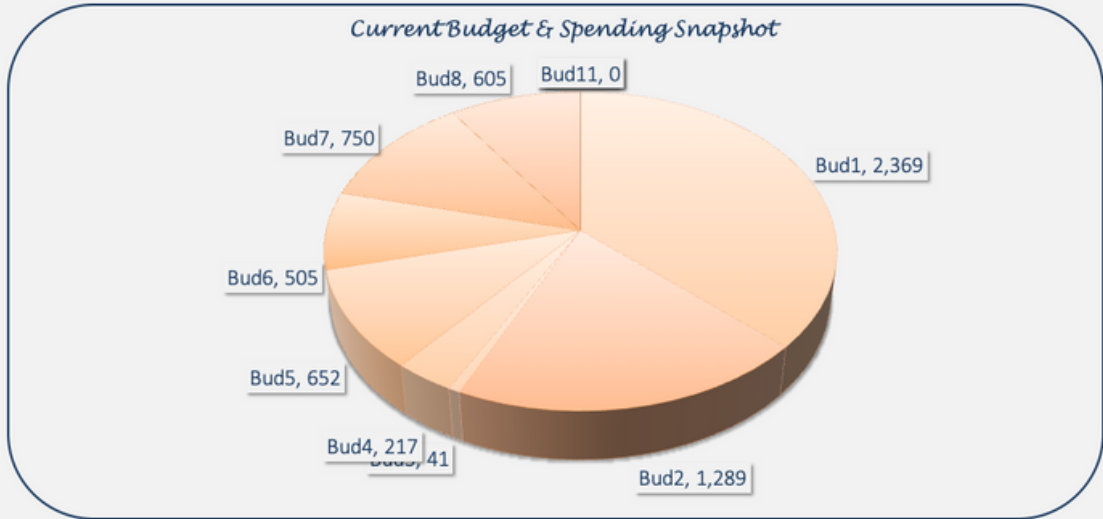
*Budget Dashboard Setup*      Choose Your Currency: **USD**      Current Monthly Take Home Pay: \$ 6,500.00

<i>Budget Dashboard Results</i>	Current Budget Total	\$ 6,427.42
	Current Cash Flow	\$ 72.58
	Potential Budget Total	\$ 4,652.48
	Potential Cash Flow	\$ 1,847.52

APPLY THIS TO YOUR DEBT USING OUR DEBT STRATEGY DASHBOARD!



Budget Tab Name	Budget Expense Type	Total Current Budget	Potential Budget Cuts	New Budget Totals
<b>Bud1</b>	REAL ESTATE - OWN	\$ 2,369	\$ 1,052	\$ 1,316.14
<b>Bud2</b>	AUTO	\$ 1,289	\$ 484	\$ 805.00
<b>Bud3</b>	SUBSCRIPTIONS	\$ 41	\$ 20	\$ 21.00
<b>Bud4</b>	SAVINGS & INVESTMENTS	\$ 217	\$ 48	\$ 168.33
<b>Bud5</b>	CREDIT CARDS	\$ 652	\$ -	\$ 652.00
<b>Bud6</b>	LOANS	\$ 505	\$ -	\$ 505.00
<b>Bud7</b>	ALL OTHER EXPENSES	\$ 750	\$ 170	\$ 580.00
<b>Bud8</b>	REAL ESTATE - RENT	\$ 605	\$ -	\$ 605.00
<b>Bud9</b>	Add New Budget Tab	Add New Budget Tab	Add New Budget Tab	Add New Budget Tab
<b>Bud10</b>	Add New Budget Tab	Add New Budget Tab	Add New Budget Tab	Add New Budget Tab
<b>Bud11</b>	Add New Budget Tab	Add New Budget Tab	Add New Budget Tab	Add New Budget Tab
<b>Total</b>		\$ 6,427	\$ 1,775	\$ 4,652



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- Built With **Microsoft Excel**
- Features NOT Compatible With **Google Sheets**

\$ USD, € EUR, £ GBP



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# 2 - REAL ESTATE



REAL ESTATE 1			Potentially Reduce By This Amount Each Month
HOME			
Original Mortgage Loan Amount	\$ 150,000.00		
Mortgage Term (Months)	360		
Mortgage % Rate	3.25%		
Monthly Payment (Excluding Escrow)	\$ 652.81	⇒	\$ -
Monthly Private Mortgage Insurance	\$ 100.00	⇒	\$ 100.00
Monthly Home Owners Insurance	\$ 100.00	⇒	\$ -
Monthly Electric	\$ 100.00	⇒	\$ -
Monthly Gas	\$ 150.00	⇒	\$ 100.00
Monthly Water	\$ 40.00	⇒	\$ -
Monthly Trash / Recycling	\$ 15.00	⇒	\$ -
Annual Property Taxes	\$ 1,100.00		
Monthly Property Taxes	\$ 91.67	⇒	\$ -
Estimated Annual Maintenance Costs	\$ 800.00		
Monthly Maintenance Costs	\$ 66.67	⇒	\$ 15.00
Monthly Home Owner Cost	\$ 1,316.14		\$ 215.00
Annual Home Owner Cost	\$ 15,793.71		
Mortgage Principal Balance	\$ 120,000.00		
Estimated Market Value	\$ 165,000.00		
Equity / Cash Flow	\$ 45,000.00		

MORTGAGE DETAILS

- HAVE IDEAS HOW TO REDUCE YOUR SPENDING?
- PLUG IN THOSE HYPOTHETICAL REDUCTIONS HERE
- EACH REDUCTION SHOULD DIRECTLY CORRESPOND TO THE EXPENSE TO THE LEFT

YOU CAN ALSO CUT THE EXPENSE ALL TOGETHER AND SEE HOW IT AFFECTS YOUR BUDGET

BUDGET DETAILS		Potentially Cut From Budget
HOME	\$ 1,316.14	No
Lake House	\$ 1,052.46	Yes
Real Estate 3	\$ -	No

EXPENSES ASSOCIATED WITH OWNERSHIP



# 3 - AUTO



Auto 1			Potentially
Toyota Camry			Reduce By This
			Amount Each
			Month
Vehicle Miles Per Gallon	25		
Miles Driven Per Month	1000		
Current Cost/Gal	\$ 3.50		
Monthly Fuel Cost	\$ 140.00	⇒	\$ 25.00
Annual Fuel Cost	\$ 1,680.00		
Monthly Payment	\$ 560.00	⇒	\$ -
Annual Payment Cost	\$ 6,720.00		
Monthly Insurance Payment	\$ 120.00	⇒	\$ 10.00
Annual Insurance Cost	\$ 1,440.00		
Annual Taxes	\$ 480.00		
Monthly Tax Cost	\$ 40.00	⇒	\$ -
Cost / Oil Change	\$ 50.00		
Miles / Oil Change	5000		
Annual Miles	12000		
Monthly Oil Change Cost	\$ 10.00	⇒	\$ 25.00
Other Annual Maintenance	\$ 50.00		
Other Monthly Maint Cost	\$ 4.17	⇒	\$ -
Vehicle Cost / Year	\$ 10,380.00		
Vehicle Cost / Month	\$ 865.00		\$ 60.00
Vehicle Cost / Day	\$ 28.44		
Remaining Loan Balance	\$ 10,000		
Estimated Private Party Value	\$ 11,000		
Net Equity	\$ 1,000		

EXPENSES ASSOCIATED WITH OWNERSHIP

- HAVE IDEAS HOW TO REDUCE YOUR SPENDING?
- PLUG IN THOSE HYPOTHETICAL REDUCTIONS HERE
- EACH REDUCTION SHOULD DIRECTLY CORRESPOND TO THE EXPENSE TO THE LEFT

YOU CAN ALSO CUT THE EXPENSE ALL TOGETHER AND SEE HOW IT AFFECTS YOUR BUDGET

BUDGET DETAILS		Cut Total Cost?
Toyota Camry	\$ 865.00	No
Old Truck	\$ 423.67	Yes
Real Estate 3	\$ -	No



# 4 - ALL OTHER DEBT TABS

THE OTHER DEBT TABS ARE SIMPLER THAN REAL ESTATE AND AUTO, BUT WITH THE SAME CAPABILITY. TAKE A FEW MINUTES TO FLIP THROUGH EACH OF THE TABS SO YOU KNOW WHERE TO LIST YOUR REMAINING BUDGET ITEMS.

Description	Cost Each Time It's Paid	How Many Times Do You Pay This Each Year? (Each Week = 52)	Total Annual Cost	Monthly Cost	Potentially Reduce By This Amount Each Month	Cut Total Cost?	Total Budget Cuts
Disney Plus	\$ 7.99	12	\$ 95.88	\$ 7.99	\$ -	Yes	\$ 7.99
Peacock	\$ 4.00	12	\$ 48.00	\$ 4.00	\$ -	No	\$ -
Bowflex Journey	\$ 150.00	1	\$ 150.00	\$ 12.50	\$ -	Yes	\$ 12.50
Experian Credit Reporting	\$ 17.00	12	\$ 204.00	\$ 17.00	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
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			\$ 497.88	\$ 41.49			\$ 20.49



# 5 - DASHBOARD SETUP

## ALMOST THERE!

- SELECT YOUR CURRENCY USING THE DROP DOWN MENU
- SET YOUR TAKE HOME PAY. THIS SHOULD BE YOUR TOTAL MONTHLY AFTER TAX PAY.


Choose Your Currency	USD	Current Monthly Take Home Pay	\$ 6,500.00
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# 6 - CHANGE IN CASH FLOW

ONCE YOU'VE GONE THROUGH ALL TABS AND ADDED YOUR SAVINGS OPPORTUNITIES, YOUR CHANGE IN CASH FLOW WILL BE SHOWN IN YOUR DASHBOARD

<i>Budget Dashboard Results</i>	<b>Current Budget Total</b>	<b>\$ 6,427.42</b>
	<b>Current Cash Flow</b>	<b>\$ 72.58</b>
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*APPLY THIS TO YOUR DEBT USING OUR DEBT STRATEGY DASHBOARD!*

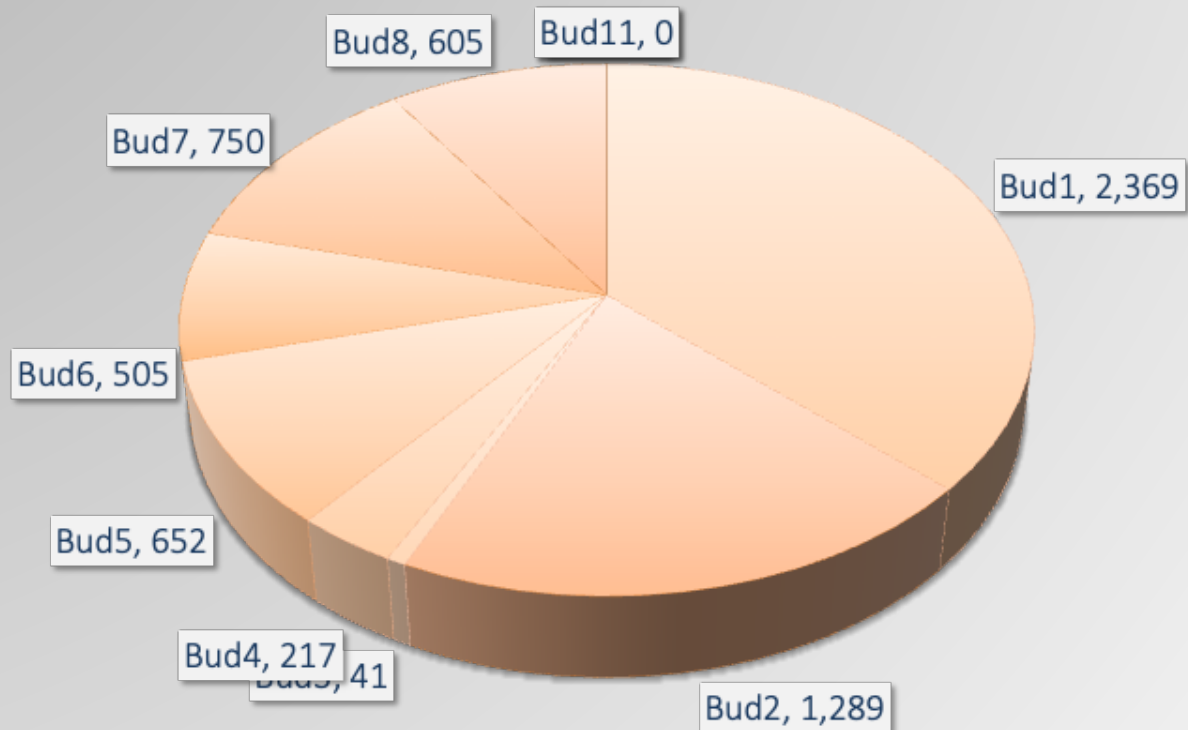


# 7 - CURRENT BUDGET BREAKDOWN



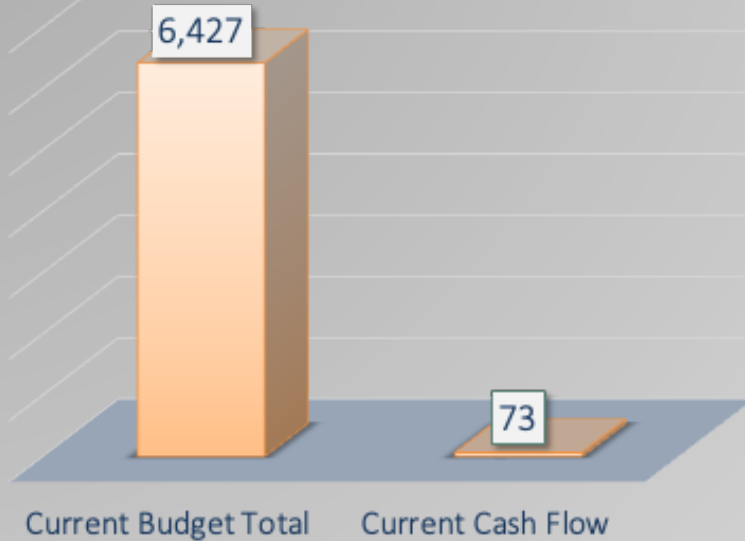
THIS IS A BREAKDOWN OF YOUR CURRENT BUDGET, FOR EASY VISIBILITY OF WHERE YOU ARE SPENDING THE MOST MONEY.

*Current Budget & Spending Snapshot*



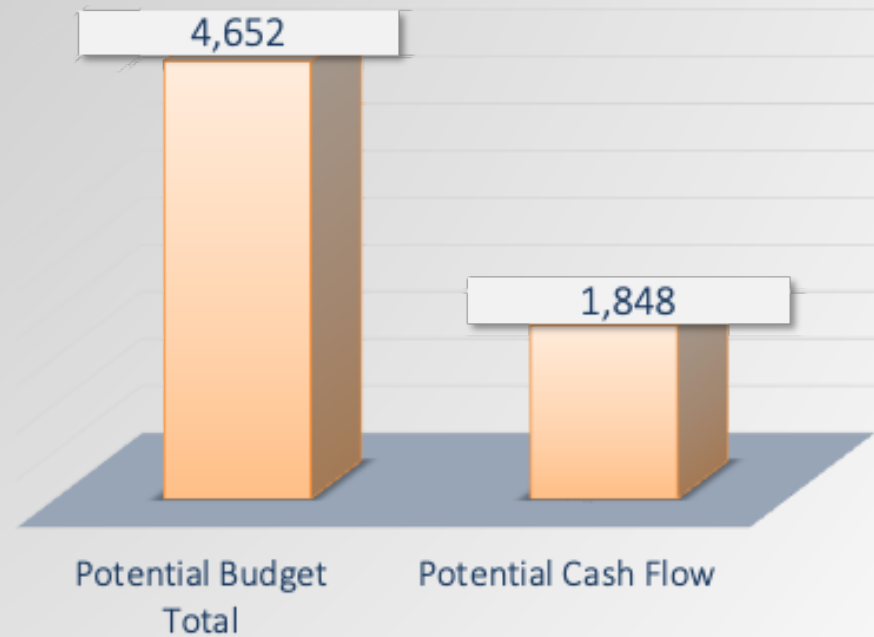
# 13 - BUDGET COMPARISON

*Current Budget & Cash Flow*



WHAT YOUR BUDGET IS,  
VS WHAT IT COULD BE

*Potential Budget & Cash Flow*



# 14 - NOW WHAT?



NOW YOU'VE FREED UP SOME CASH EACH MONTH. USE OUR DEBT DASHBOARD TO HELP USE IT WISELY!

### SIMPLE MONTHLY BUDGET DASHBOARD

Budget Dashboard Setup | Choose Your Currency: **USD** | Current Monthly Take Home Pay: \$ 6,500.00

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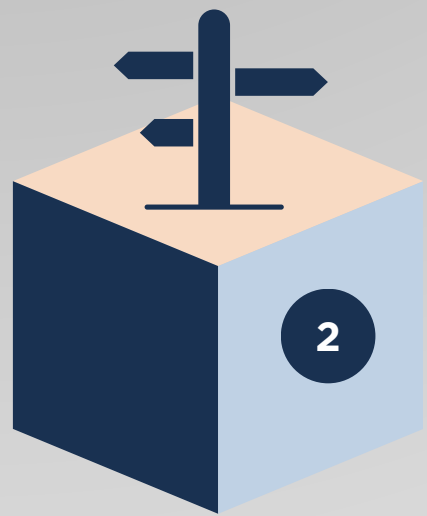
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Total		\$ 6,427	\$ 1,775	\$ 4,652

**1**

**BUILD & REFINE YOUR MONTHLY BUDGET**

**IMPROVE MONTHLY CASH FLOW**

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**DEFINE DEBT REPAYMENT STRATEGY**

**OPTIMIZE WHERE YOUR CASH GOES & SAVE ON INTEREST**

### ULTIMATE DEBT STRATEGY DASHBOARD

Debt Strategy Setup	Debt Strategy	Snowball	Starting Extra Payment Amount	\$ 200.00	Start Month (MM/YYYY)	Dec-23	Current Gross Annual Income	\$ 75,000.00	Choose Your Currency	USD
Debt Strategy & Dashboard Results	Original Total Payment Count	468	Original Total Payments	\$ 432,421	Total Interest Paid	\$ 87,641	Remaining Balance	\$ 322,306	Original Final Payment	Oct-53
	New Total Payment Count	226	New Total Payments	\$ 324,641	Principal Amount	\$ 237,000	Actual Payments Complete	\$ 2,335	Debt To Income FE	17.18%
	Payment Difference	242	Savings	\$ 107,780	Payment Balance	\$ 319,971	New Final Payment	Jul-36	Debt To Income BE	30.93%
Estimated New Worth									\$	(11,000)

Debt Payoff Order & Amount	1	2	3	4	5	6	7
	Credit Card	Truck	House				
\$	673	\$ 1,060	\$ 2,133				

For No Debt Strategy, Set to User Defined, and Leave the "Manual Debt Order" Column Blank.

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- Features NOT Compatible With **Google Sheets**

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