

BUDGET DASHBOARD GUIDE

4.1 - 8/17/24

Spreadsheets Reimagined



SpreadWiseCoTM

BUILT WITH
MICROSOFT
EXCEL



ABOUT THIS GUIDE

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!

TOOL USER INPUTS

INPUT BOX

DROP DOWN
MENU

**PASSWORD

- The file password is included in the first tab of your workbook.
- Use with discretion. Formulas and setups can be extremely complex, even for the most savvy spreadsheet users.

THERE IS AN ABOUT TAB IN EVERY WORKBOOK THAT INCLUDES IMPORTANT INFORMATION ABOUT YOUR DASHBOARD, AND USEFUL LINKS.

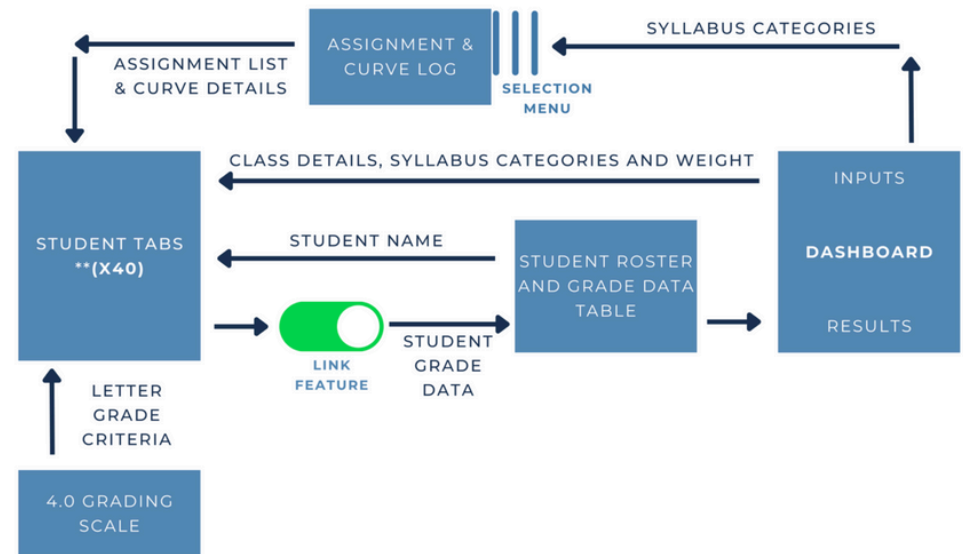
WE PROVIDE A HIGH LEVEL FLOW CHART FOR EVERY TOOL FOR A QUICK REFERENCE OF HOW IT ALL WORKS!

STUDENT GRADEBOOK AND ASSIGNMENT DASHBOARD

REVISION: 4.5

- 1 **Password** Tabs are **locked** to prevent accidental errors to formulas:
Password Key: "swc"
- 2 **Tool Inputs** **Your Inputs** are the White Boxes With A Border!
- 3 **Tool Inputs** Peach boxes are **drop down menus**
- 4 **PDF Guide** ****Use the downloaded guides to help you through the tool. You can Also visit our website anytime to view & download the**
- 5 **Site Link** <https://spreadwiseco.com/>
- 6 **Google Sheets** This Dashboard is Not optimized for use with Google Sheets.
- 7 **Support** ****For support, message us on Etsy directly from your order, or send an email to Sales@SpreadWiseCo.com. Pictures are**
- 8 **Review** **LOVE IT? CLICK & LEAVE US A REVIEW!**

TOOL FLOW CHART



****DASHBOARD IS PRESET WITH (5) STUDENT TABS. BY SIMPLY MAKING A COPY OF THE TAB, YOU CAN QUICKLY LINK UP TO (40)**

PRODUCT SPECIFICATIONS

DSK

BUILT WITH



Microsoft
Excel 365

COMPATABILITY



All Microsoft
Excel Versions

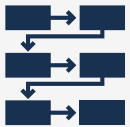


Not Compatible
with Google
Sheets

PRODUCT GUIDES



Detailed PDF
Guide



Detailed Tool
Flow Chart

VIDEO TUTORIALS



Not Yet Available

\$ USD CURRENCY

€ EUR Four Integrated

£ GBP Currencies

CAD

TABS

- About & Flow Chart
- Dashboard
- Budget Tabs **** (x11)**
 - Real Estate-Own, Auto, Subscriptions, Savings and Investments, Credit Cards, Loans, Other Expenses, Real Estate-Rent

**Dashboard is preset with (8) budget tabs. By simply making a copy of the tab, you can quickly link up to (11).

SETUP/LEARNING CURVE

30MIN

45MIN

1HR

2HR

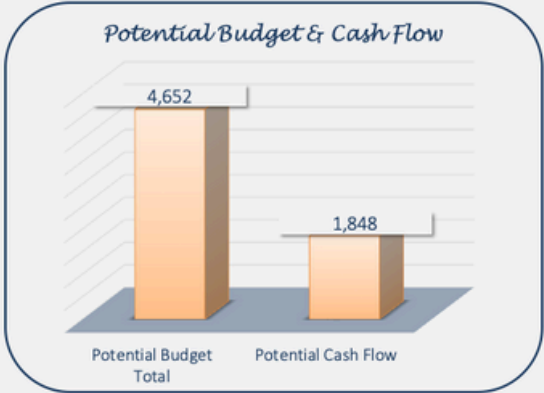
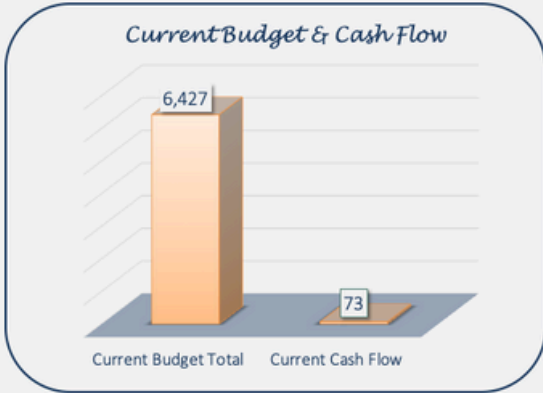
THIS JOURNEY BEGINS WITH FILLING OUT THE BUDGET TABS

SIMPLE MONTHLY BUDGET DASHBOARD

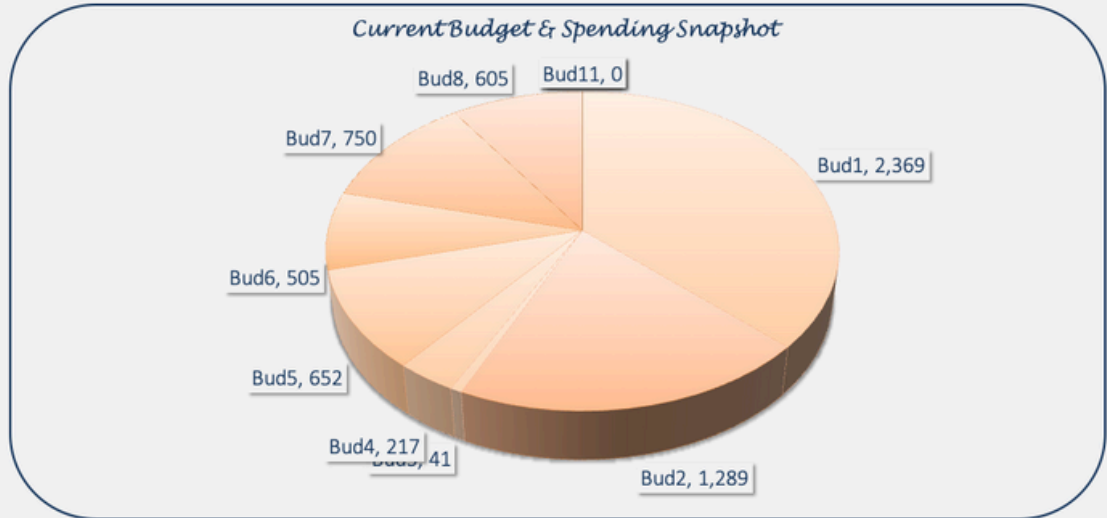
Budget Dashboard Setup Choose Your Currency **USD** Current Monthly Take Home Pay \$ 6,500.00

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



2 - REAL ESTATE



REAL ESTATE 1		
HOME		
Original Mortgage Loan Amount	\$ 150,000.00	Potentially Reduce By This Amount Each Month
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

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>	Current Budget Total	\$ 6,427.42
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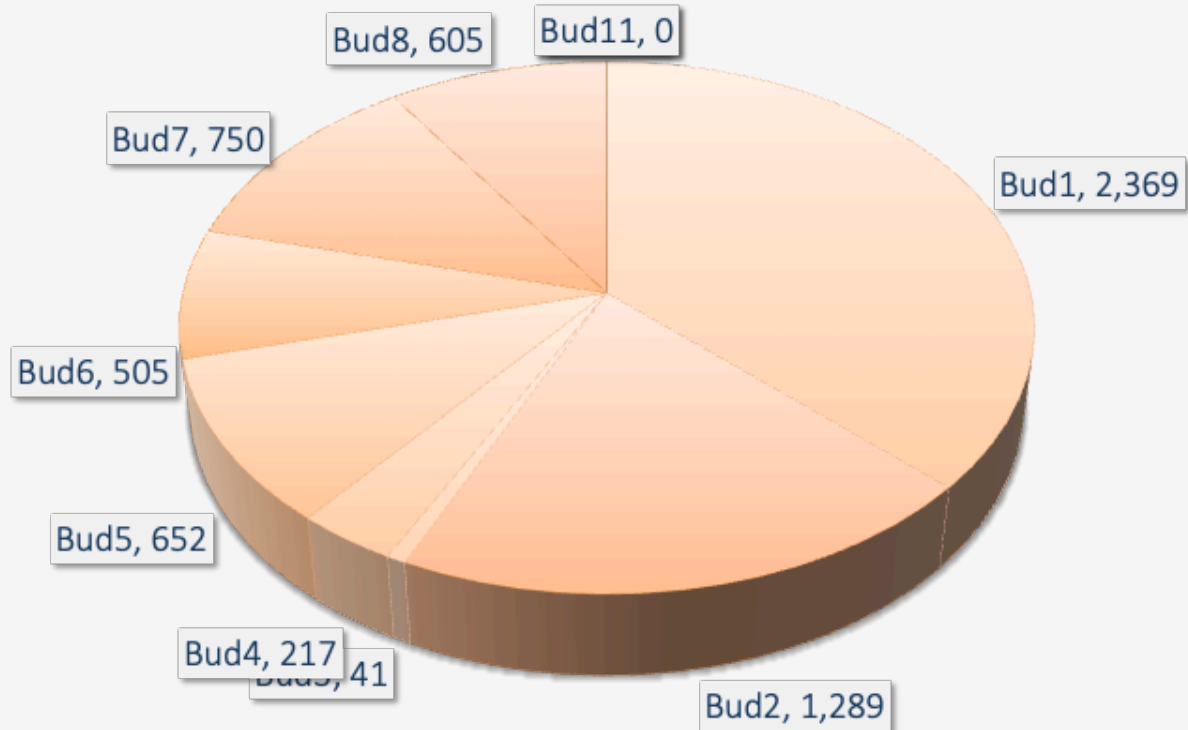


7 - CURRENT BUDGET BREAKDOWN



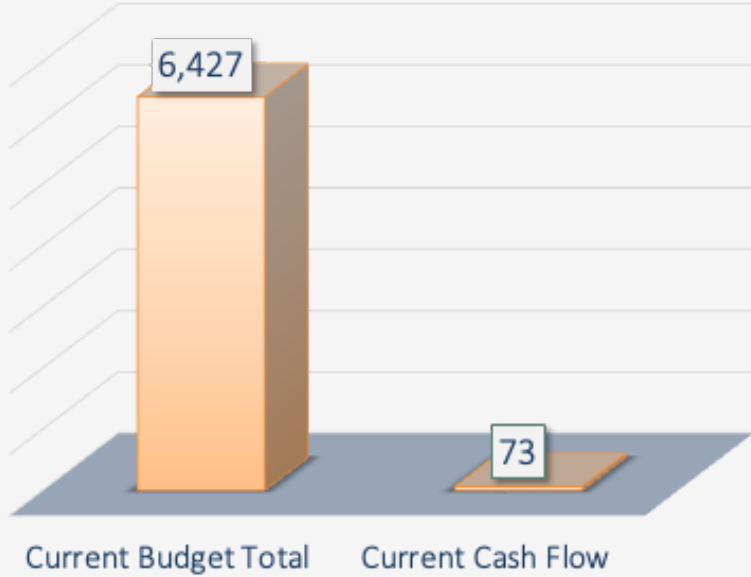
THIS IS A BREAKDOWN OF YOUR CURRENT BUDGET, FOR EASY VISIBILITY OF WHERE YOU ARE SPENDING THE MOST MONEY.

Current Budget & Spending Snapshot



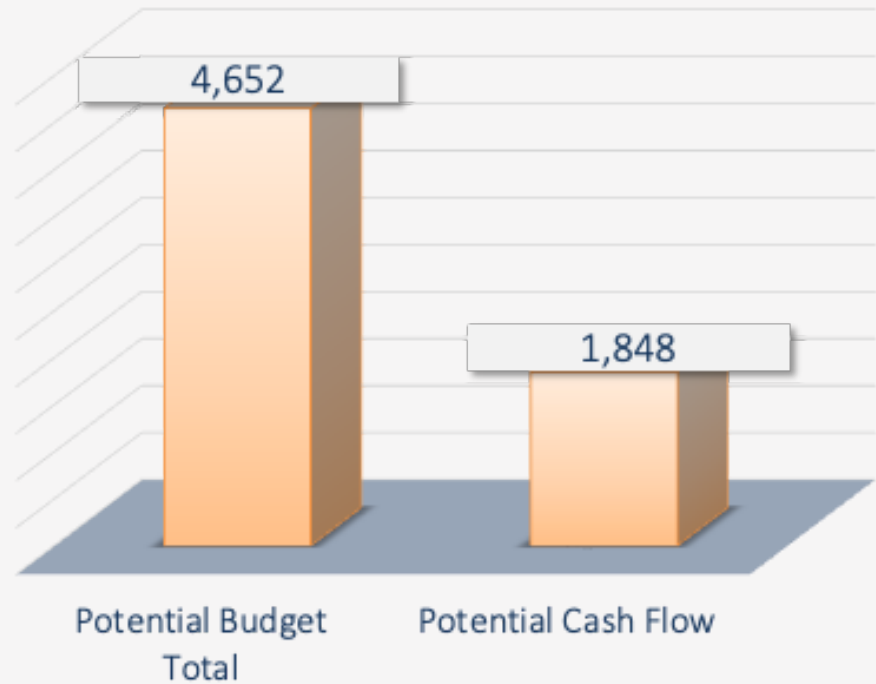
13 - BUDGET COMPARISON

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

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

APPLY THIS TO YOUR DEBT USING OUR DEBT STRATEGY DASHBOARD!

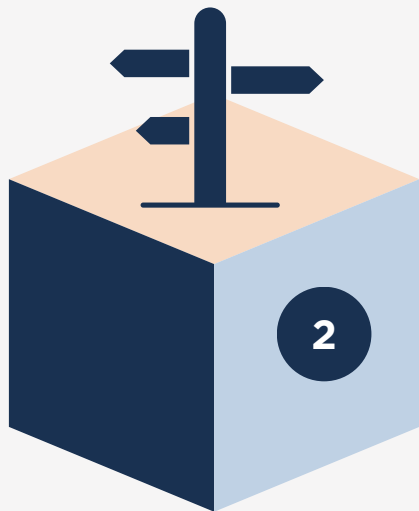
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1

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%
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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