

DEBT DASHBOARD GUIDE

4.1 - 8/17/24

Spreadsheets Reimagined



SpreadWiseCo™

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.

ALONG WITH THE GUIDE, YOU CAN ALSO
FOLLOW THE YOUTUBE LINK BELOW
FOR AVAILABLE VIDEO TUTORIALS



Download this Guide Anytime at <https://spreadwiseco.com>

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.

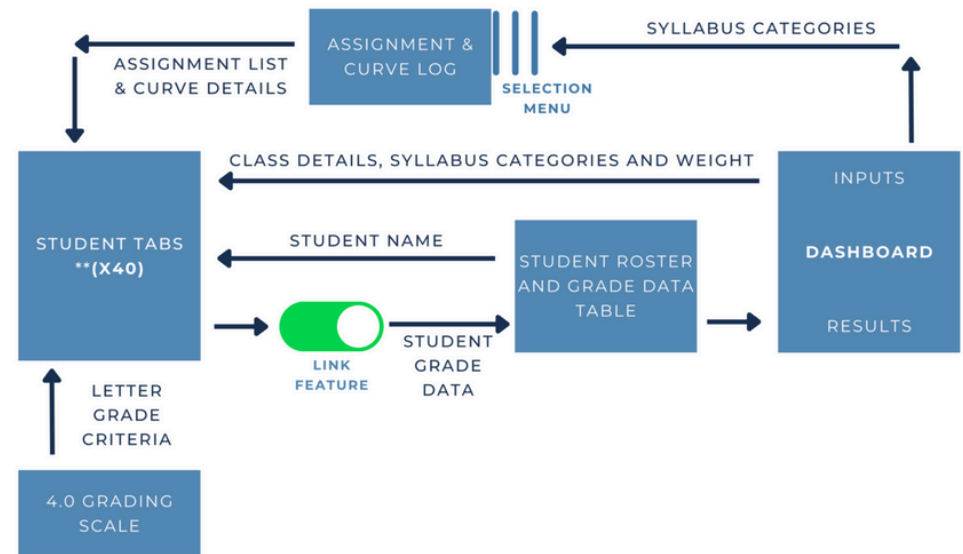
WE PROVIDE A HIGH LEVEL FLOW CHART FOR EVERY TOOL FOR A QUICK REFERENCE OF HOW IT ALL WORKS!

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)**

BUILT WITH



Microsoft
Excel 365

COMPATABILITY



Desktop Excel
Versions Only

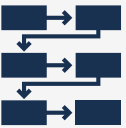


Not Compatible
with Google
Sheets

PRODUCT GUIDES



Detailed PDF
Guide



Detailed Tool
Flow Chart

VIDEO TUTORIALS



Youtube Tutorial
Available

CURRENCY

\$ USD
€ EUR
£ GBP
CAD

Four Integrated
Currencies

TABS

- About & Flow Chart
- Dashboard, Debt Strategy Table
- Debt Tabs **** (x15)**

**Dashboard is preset with (5) debt tabs. By simply making a copy of the tab, you can quickly link up to (15).

SETUP/LEARNING CURVE

15MIN

30MIN

45MIN

1HR

2HR

GETTING STARTED



THIS JOURNEY BEGINS WITH THE DEBT TRACKERS.

DEBT TRACKER: PAYMENT, PAYOFF, AMORTIZATION
House

Payment Tracking

Total Remaining	385,432
Actual Payments Made	1,074

Extra Payment / Strategy Impact On Your Total Paid

Original Total Required	386,512
New Total Required	386,506

Principal Vs Interest

Total Principal	186,510
Total Interest	199,996

<i>Debt Setup</i>	Choose Your Currency	DEBT LINK DATA	Extra Payment Input	Link to Debt DB
	USD		\$ -	Yes

<i>Debt Inputs</i>	Debt Name	Original Loan Amount	Loan Interest Rate	Loan Term (Months)	1st Payment Month (MM/YYYY)	Current Principal Balance	Current Market Value
	House	\$ 200,000	5.00%	360	Nov-23	\$ 150,000	\$ 155,000

<i>Debt Results</i>	Approx Total Payments Required	360	Total Remaining	\$ 385,432	Total Principal	\$ 199,996	Original Total Required	\$ 386,512	Last Payment Month (MM/YY)	Oct-53	New Last Payment Month	Oct-53	Equity	\$ 5,000
	Calculated Payment Amount	\$ 1,073.64	Actual Payments Made	\$ 1,074	Total Interest	\$ 186,510	New Total Required	\$ 386,506						

Current Payment Amount \$ 1,073.64

PAYMENT TRACKING		
Payment #	Payment Date	Actual Payment Made
1	November-23	\$ 1,074.00
2	December-23	-
3	January-24	-

STRATEGY & EXTRA PAYMENT DETAILS			
Calculated Debt Payment	Actual Debt Payment	Extra Payment Debt Dashboard	Extra Payment Auto
\$ 1,073.64	\$ 1,074.00	-	-
\$ 1,073.64	\$ 1,073.64	-	-
\$ 1,073.64	\$ 1,073.64	-	-

LOAN AMORTIZATION BREAKDOWN				
Loan Balance Period Start	Loan Balance Period End	Maturity Months	Payment Principal	Payment Interest
\$ 200,000.00	\$ 200,833.33	360.00	\$ 240.67	\$ 833.33
\$ 199,759.33	\$ 200,591.66	359.00	\$ 241.31	\$ 832.33
\$ 199,518.02	\$ 200,349.35	358.00	\$ 242.32	\$ 831.33

Spreadsheets Reimagined

EXPERIENCE THE SPREADWISECO DIFFERENCE

1 - DEBT NAME



- SET YOUR DEBT NAME
 - **DEBT TYPE CAN BE AUTO, MORTGAGE, CREDIT CARD, ETC.
- DOING THIS WILL SET THE DEBT NAME AND WILL CHANGE THE PAGE HEADER.

<i>Debt Setup</i>	Choose Your Currency	DEBT LINK DATA				Debt1	Apr-27	Extra Payment
	USD				\$ 1,059.78	Oct-53	\$	
<i>Debt Inputs</i>	Debt Name	Original Loan Amount	Loan Interest Rate	Loan Term (Months)	1st Payment Month (MM/YYYY)	Current Principal Balance	C M V	
	House	\$ 200,000	5.00%	360	Nov-23	\$ 150,000	\$	
<i>Debt Results</i>	Approx Total Payments Required	153	Total Remaining	\$ 280,364	Total Principal	\$ 200,000	Original Total Required	\$
	Calculated Payment Amount	\$ 1,073.64	Actual Payments Made	\$ 1,074	Total Interest	\$ 81,438	New Total Required	\$
							Current Payment	

2 - DEBT DETAILS



EXTRA PAYMENT AMOUNT.

- PLAY WITH THIS VALUE, & IT WILL IMPACT YOUR TOTAL INTEREST PAID

SELECT YOUR CURRENCY USING THE DROP DOWN MENU

Extra Payment Input	Link to Debt DB
\$ -	Yes
Current	Current

Debt Setup	Choose Your Currency	DEBT
	USD	
Debt Inputs	Debt Name	Orig A
	House	\$
Debt Results	Approx Total Payments Required	153
	Calculated Payment Amount	\$ 1,073.64

- ORIGINAL DEBT AMOUNT
 - FOR CREDIT CARD DEBT, THIS IS THE CURRENT VALUE OF YOUR CREDIT CARD BALANCE
- DEBT INTEREST RATE
- DEBT TERM MONTHS
 - FOR CREDIT CARD DEBTS, LOAN TERM SHOULD BE SET SO THAT YOUR MONTHLY PAYMENT MEETS OR EXCEEDS YOUR CREDIT CARD MINIMUM PAYMENT REQUIREMENT

DEBT LINK DATA				Extra Payment	
	Debt1	Apr-27			
\$	1,059.78	Oct-53		\$	
Original Loan Amount	Loan Interest Rate	Loan Term (Months)	1st Payment Month (MM/YYYY)	Current Principal Balance	C M V
\$ 200,000	5.00%	360	Nov-23	\$ 150,000	\$

- CURRENT PRINCIPAL BALANCE
- CURRENT MARKET VALUE
 - IF NOT APPLICABLE, LEAVE \$0
 - EXAMPLE IS A CREDIT CARD

3 - DEBT DETAILS



EXTRA PAYMENT AMOUNT.

- YOU CAN USE THIS TO TEST THE IMPACT OF PAYING EXTRA ON ANY GIVEN DEBT.
 - WILL NEED TO BE UNLINKED FROM YOUR DEBT DB TO DO THE TEST.
- FOR YOUR DEBT STRATEGY, THE EXTRA PAYMENT AMOUNT WILL BE CONTROLLED BY THE DEBT DASHBOARD INPUT

LINK FEATURE: CHANGE TO "YES" USING THE DROP DOWN MENU WHEN YOU HAVE ALL DETAILS POPULATED

LINK DATA		Debt1	Apr-27	Extra Payment Input		Link to Debt DB	
	\$	1,059.78	Oct-53	\$	-	Yes	
Original Loan Amount	Loan Interest Rate	Loan Term (Months)	1st Payment Month (MM/YYYY)	Current Principal Balance	Current Market Value		
200,000	5.00%	360	Nov-23	\$ 150,000	\$ 155,000		
Remaining Payments Made	\$ 280,364	Total Principal	\$ 200,000	Original Total Required	\$ 386,512	Last Payment Month (MM/YY)	New Last Payment Month
	\$ 1,074	Total Interest	\$ 81,438	New Total Required	\$ 281,438	Oct-53	Jul-36
						Equity	\$ 5,000
				Current Payment Amount	\$ 1,073.64		

4 - MONTHLY PAYMENT TRACKING



WITH YOUR 1ST PAYMENT MONTH SET, YOUR PAYMENT SCHEDULE WILL POPULATE.

YOU'LL NEED TO UPDATE YOUR PAYMENT HISTORY FOR THE DEBT. SEE NEXT PAGE FOR MORE DETAILS

CALCULATED PAYMENT IS BASED ON THE LOAN DETAILS AND WILL NOT CHANGE

ACTUAL PAYMENT WILL BE EQUAL TO CALCULATED PAYMENT + THE AUTO EXTRA PAYMENT, UNTIL YOU LOG YOUR ACTUAL PAYMENT MADE

PAYMENT TRACKING			STRATEGY & EXTRA PAYMENT DETAILS			
Payment #	Payment Date	Actual Payment Made	Calculated Debt Payment	Actual Debt Payment	Extra Payment Debt Dashboard	Extra Payment Auto
1	October-23	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
2	November-23	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
3	December-23	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
4	January-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
5	February-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
6	March-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
7	April-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
8	May-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
9	June-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
10	July-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
11	August-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
12	September-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
13	October-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
14	November-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
15	December-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
16	January-25	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
17	February-25	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
18	March-25	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -

5 - MONTHLY PAYMENT TRACKING



FOR ALL INSTALLMENT DEBTS (CAR LOANS, MORTGAGES, ETC) UPDATE:

- PAYMENT HISTORY

FOR CREDIT CARD DEBTS:

- HISTORY IS NOT NEEDED, AS YOUR FIRST PAYMENT MONTH IS THE MONTH YOU BEGIN USING THE DASHBOARD

**FOR MORTGAGE DEBTS, BE SURE TO ONLY INCLUDE THE PORTION OF THE PAYMENT THAT APPLIES TO THE HOUSE (NO ESCROW, TAXES, HMI, ETC)

PAYMENT TRACKING			STRATEGY & EXTRA PAYMENT DETAILS			
Payment #	Payment Date	Actual Payment Made	Calculated Debt Payment	Actual Debt Payment	Extra Payment Debt Dashboard	Extra Payment Auto
1	October-23	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
2	November-23	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
3	December-23	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
4	January-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
5	February-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
6	March-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
7	April-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
8	May-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
9	June-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
10	July-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
11	August-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
12	September-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
13	October-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
14	November-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
15	December-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
16	January-25	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
17	February-25	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
18	March-25	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
19	April-25	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -

THE TABLE PROVIDES A SIMPLE VISUAL TO INDICATE WHICH MONTH YOUR PAYMENTS SHOULD BE FILLED OUT TO, WITH THE HIGHLIGHTED MONTH BEING THE CURRENT MONTH

6 - EXTRA PAYMENT



EXTRA PAYMENT WHEN LINKED TO DEBT DASHBOARD. TIMING WILL BE BASED ON YOUR DEBT STRATEGY CHOSEN

EXTRA PAYMENT TEST FEATURE - WHEN NOT LINKED TO DEBT DASHBOARD.

PAYMENT TRACKING			STRATEGY & EXTRA PAYMENT DETAILS			
Payment #	Payment Date	Actual Payment Made	Calculated Debt Payment	Actual Debt Payment	Extra Payment Debt Dashboard	Extra Payment Auto
1	October-23	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
2	November-23	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
3	December-23	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
4	January-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
5	February-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
6	March-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
7	April-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
8	May-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
9	June-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
10	July-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
11	August-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
12	September-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
13	October-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -
14	November-24	\$ -	\$ 1,073.64	\$ 1,073.64	\$ -	\$ -

7 - DEBT RESULTS



CHANGES BASED ON EXTRA PAYMENT / DEBT STRATEGY

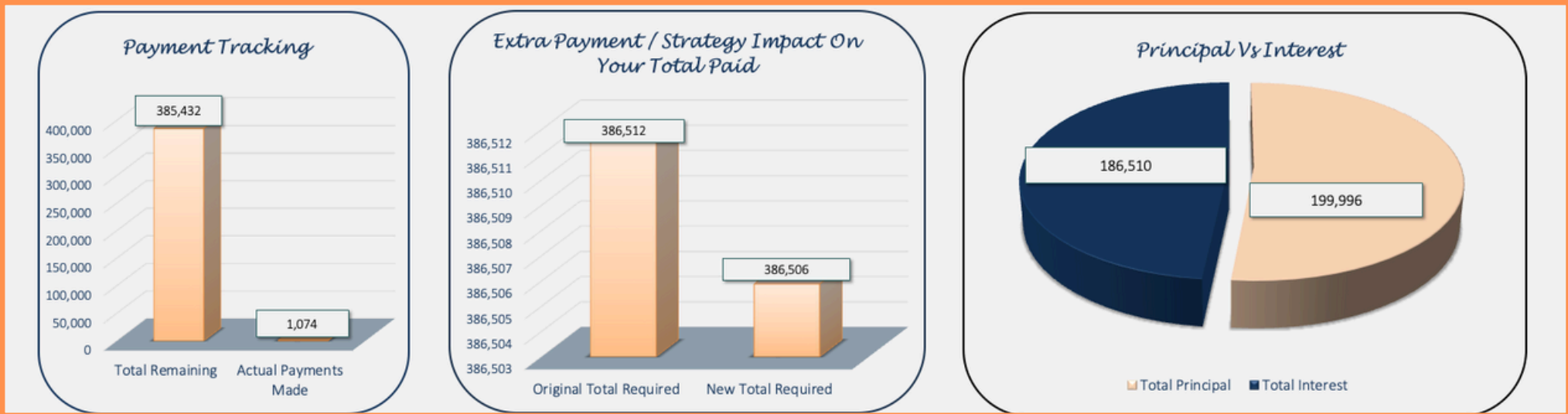
BASED ON ACTUAL PAYMENT HISTORY

BASED ON LOAN DETAILS

Debt Setup	Choose Your Currency	DEBT LINK DATA				Extra Payment Input	Link to Debt DB				
	USD	Debt1	Apr-27		\$ -	Yes					
		\$ 1,059.78	Oct-53								
Debt Inputs	Debt Name	Original Loan Amount	Loan Interest Rate	Loan Term (Months)	1st Payment Month (MM/YYYY)	Current Principal Balance	Current Market Value				
	House	\$ 200,000	5.00%	360	Nov-23	\$ 150,000	\$ 155,000				
Debt Results	Approx Total Payments Required	153	Total Remaining	\$ 280,364	Total Principal	\$ 200,000	Original Total Required	\$ 386,512	Last Payment Month (MM/YY)	New Last Payment Month	Equity
	Calculated Payment Amount	\$ 1,073.64	Actual Payments Made	\$ 1,074	Total Interest	\$ 81,438	New Total Required	\$ 281,438	Oct-53	Jul-36	\$ 5,000
						Current Payment Amount	\$ 1,073.64				

8 - CHARTS

CHARTS ARE A VISUAL REPRESENTATION OF YOUR DEBT FINANCING RESULTS AND/OR YOUR DEBT STRATEGY IMPACT



9 - ADDING DEBT TABS

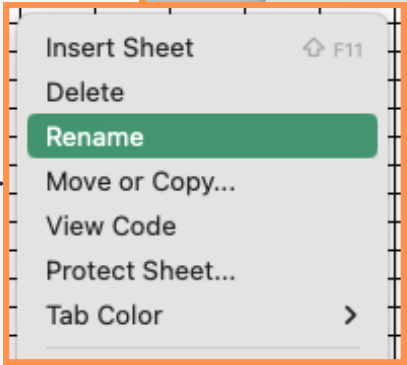
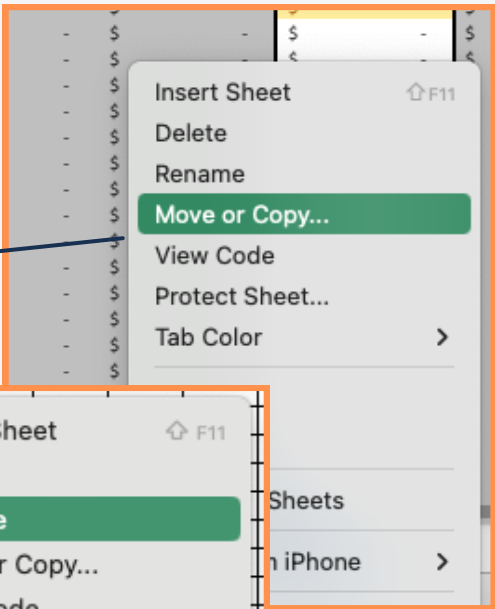


1.) RIGHT CLICK ON THE TEMPLATE & MAKE A COPY, OR HOWEVER MANY COPIES YOU NEED.

2.) RIGHT CLICK ON THE NEW TAB TO CHANGE THE NAME OF THE TAB.

3.) SET THE TAB NAME TO MATCH THE NEXT SEQUENTIAL DEBT TAB NUMBER FROM THE DEBT STRATEGY TABLE EXACTLY.

- ONCE THE TAB IS ADDED AND RENAMED, IT WILL AUTO-LINK TO YOUR DASHBOARD AND DEBT STRATEGY



Debt Tab Name	Debt Type	Debt C
Debt1	Mortgage	3
Debt2		2
Debt3		1
Debt4		

10 - ADDING DEBT TABS



WHEN YOU'VE ADDED THEM CORRECTLY, THE DEBT DASHBOARD TABLE WILL GO FROM "ADD NEW DEBT TAB" TO "LINK DEBT TAB"

Add New Debt Tab

NEED MORE TABLE ROWS? EASY

1. SAVE A COPY OF YOUR FILE (JUST IN CASE)
2. UNLOCK THE DEBT DASHBOARD TAB USING PROVIDED PASSWORD
3. LOOK FOR THE BOTTOM RIGHT CORNER OF THE TABLE.
 - A. HOVER OVER THE FAR RIGHT CORNER, CLICK, AND DRAG DOWN A ROW OR TWO.
4. YOU'RE DONE. LOCK YOUR TAB!

Debt Tab Name	Debt Type	Debt Order	Manual Debt Order	Loan Name	Original Loan Amount	Loan Interest Rate	Payment (Calculated)	Extra Payment	Loan Term (Months)	1st Payment Month	Last Payment Month
Debt1	Mortgage	3		House	\$ 200,000	5.00%	\$ 1,073.64	\$ 1,059.78	360	Nov-23	Oct-53
Debt2		2		Truck	\$ 20,000	6.00%	\$ 386.66	\$ 673.12	60	Nov-23	Oct-28
Debt3		1		Credit Card	\$ 17,000	15.00%	\$ 473.12	\$ 200.00	48	Nov-23	Oct-27
Debt4				Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab	\$ -	Link Debt Tab	Link Debt Tab	Link Debt Tab
Debt5				Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab	\$ -	Link Debt Tab	Link Debt Tab	Link Debt Tab
Debt6				Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
Debt7				Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
Debt8				Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
Debt9				Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
Debt10				Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
Debt11				Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
Debt12				Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
Debt13				Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
Debt14				Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
Debt15				Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab

11 - DEBT LINKS



TURN ON YOUR DEBT LINKS FOR THE DEBTS THAT ARE READY FOLLOWING THE DEBT TRACKER GUIDE

DEBT LINK DATA		Debt1	Apr-27	Extra Payment Input		Link to Debt DB		
	\$	1,059.78	Oct-53	\$	-	Yes		
Original Loan Amount	Loan Interest Rate	Loan Term (Months)	1st Payment Month (MM/YYYY)	Current Principal Balance	Current Market Value			
\$ 200,000	5.00%	360	Nov-23	\$ 150,000	\$ 155,000			
Total Remaining	\$ 280,364	Total Principal	\$ 200,000	Original Total Required	\$ 386,512	Last Payment Month (MM/YY)	New Last Payment Month	Equity
Actual Payments Made	\$ 1,074	Total Interest	\$ 81,438	New Total Required	\$ 281,438	Oct-53	Jul-36	\$ 5,000
				Current Payment Amount	\$ 1,073.64			

12 - DASHBOARD SETUP



ALMOST THERE!

SET UP YOUR DASHBOARD INPUTS
(DON'T WORRY, YOU CAN CHANGE THEM ANYTIME)

- STARTING EXTRA PAYMENT AMOUNT
- DEBT STRATEGY
 - SEE STEP 7 & 8 FOR HELP
- STRATEGY START MONTH

YOUR STRATEGY IS A DROPDOWN BOX. SELECT THE CELL, THEN USE THE DROP DOWN TO SELECT AN OPTION.

FOR "USER DEFINED", USE THE MANUAL DEBT ORDER COLUMN TO SET YOUR DEBT ORDER STRATEGY

Debt Strategy	Snowball
---------------	-----------------

Debt Strategy	User Defined
---------------	---------------------

Starting Extra Payment Amount	\$	200.00	Start Month (MM/YY)	Dec-23
-------------------------------	----	--------	---------------------	--------

13 - DASHBOARD SETUP



SET YOUR INCOME - THIS WILL BE USED TO CALCULATE THE DEBT TO INCOME VALUES

SET YOUR TOOL CURRENCY USING THE DROP DOWN MENU

Current Gross Annual Income

\$

75,000.00

Choose Your Currency

USD



AVALANCHE

- STARTING WITH YOUR HIGHEST INTEREST DEBT, YOU PAY THE DEBT OFF, THEN ROLL THAT PAYMENT INTO YOUR NEXT HIGHEST INTEREST DEBT, AND SO ON.
- OUR TOOL IS CLEVER ENOUGH TO DO THIS MATH FOR YOU!
 - YOU'LL SEE THE EXTRA PAYMENT AMOUNTS SHOW UP IN THE 'DEBT TRACKER' FOR EACH DEBT WHEN THEY ARE LINKED TO THE DEBT DASHBOARD.



SNOWBALL

- STARTING WITH YOUR LOWEST BALANCE DEBT (BASED ON YOUR CURRENT PRINCIPAL BALANCE), YOU PAY THE DEBT OFF, THEN ROLL THAT PAYMENT INTO YOUR NEXT LOWEST BALANCE DEBT, AND SO ON.
- OUR TOOL IS CLEVER ENOUGH TO DO THIS MATH FOR YOU!
 - YOU'LL SEE THE EXTRA PAYMENT AMOUNTS SHOW UP IN THE 'DEBT TRACKER' FOR EACH DEBT WHEN THEY ARE LINKED TO THE DEBT DASHBOARD.

15 - DEBT STRATEGIES



AVALANCHE IS BASED ON HIGHEST INTEREST

THE DASHBOARD SORTS YOUR DEBTS BASED ON THE STRATEGY CHOSEN. IF THERE ARE DUPLICATE VALUES FOR INTEREST OR PRINCIPAL BALANCE, THE SORTING FUNCTION WILL NOT WORK AS INTENDED, AND THOSE INSTANCES WILL BE HIGHLIGHTED IN YELLOW.

SNOWBALL IS BASED ON CURRENT PRINCIPAL BALANCE

THERE ARE A COUPLE OPTIONS FOR THESE CIRCUMSTANCES

- MAKE TINY ADJUSTMENTS TO THE LOAN DETAILS WITHIN THE DEBT TRACKER
 - FROM 5.00% INTEREST, TO 4.999%,
 - OR \$10,000 PRINCIPAL BALANCE TO \$9,999.
- SWITCH TO USER DEFINED, AND MANUALLY SET THE ORDER.

DEBT STRATEGY DATA TABLE & RESULTS

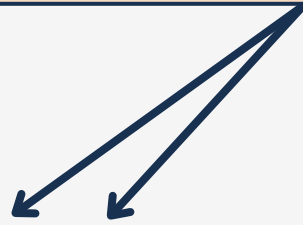
Debt Type	Debt Order	Manual Debt Order	Loan Name	Original Loan Amount	Loan Interest Rate	Payment (Calculated)	Extra Payment	Loan Term (Months)	1st Payment Month	Last Payment Month	Extra Payment Start	Extra Payment End	Original Total Required	New Total Required	Total Remaining	Actual Payment\$	Total Principal	Total Interest	Approx Total Payments Required	Current Principal Balance
Mortgage	0		House	\$ 200,000	5.00%	\$ 1,073.64	\$ -	360	Nov-23	Oct-53		Oct-53	\$ 386,512	\$ 386,506	\$ 385,432	\$ 1,074	\$ 199,996	\$ 186,510	360	\$ 150,000
	0		Truck	\$ 20,000	6.00%	\$ 386.66	\$ -	60	Nov-23	Oct-28		Oct-28	\$ 23,199	\$ 23,130	\$ 22,543	\$ 587	\$ 19,999	\$ 3,131	60	\$ 20,000
	0		Credit Card	\$ 17,000	15.00%	\$ 473.12	\$ -	48	Nov-23	Oct-27		Oct-27	\$ 22,710	\$ 22,549	\$ 21,875	\$ 674	\$ 16,999	\$ 5,551	48	\$ 17,000
	0		Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab	\$ -	Link Debt Tab	Link Debt Tab	Link Debt Tab		Link Debt Tab	Link Debt Tab		Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab
	0		Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab	\$ -	Link Debt Tab	Link Debt Tab	Link Debt Tab		Link Debt Tab	Link Debt Tab		Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab
	0		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
	0		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
	0		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
	0		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
	0		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab

16 - DEBT STRATEGIES



EXTRA PAYMENT AMOUNT WILL UPDATE HERE BASED ON YOUR DEBT STRATEGY. THE NUMBER WILL GROW BASED ON YOUR DEBT ORDER

EXTRA PAYMENT START AND END DATES WILL UPDATE BASED ON THE DEBT ORDER AND STRATEGY CHOSEN. THE TOOL KNOWS WHEN THAT DEBT IS PAID IN FULL, AND WHEN TO ROLL THOSE PAYMENTS INTO THE NEXT DEBT.



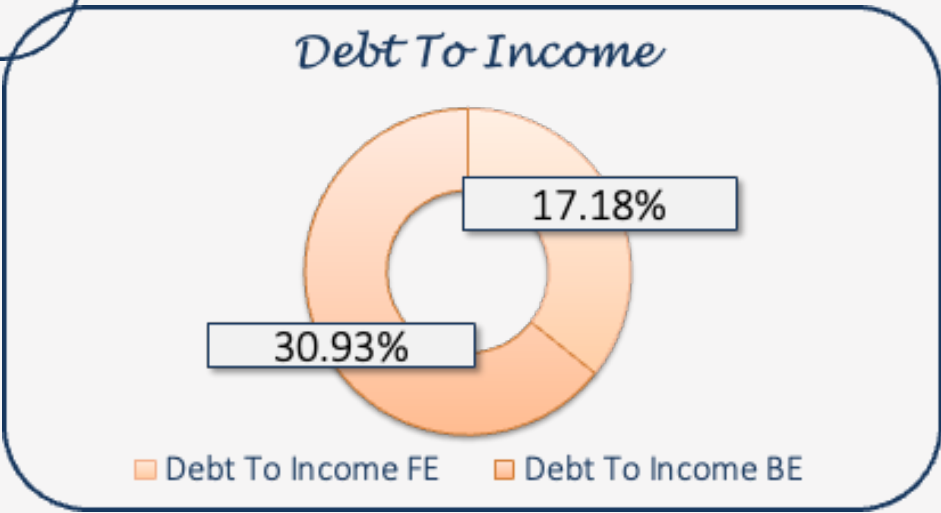
DEBT STRATEGY DATA TABLE & RESULTS

Tab Name	Debt Type	Debt Order	Manual Debt Order	Loan Name	Original Loan Amount	Loan Interest Rate	Payment (Calculated)	Extra Payment	Loan Term (Months)	1st Payment Month	Last Payment Month	Extra Payment Start	Extra Payment End	Original Total Required	New Total Required	Total Remaining	Actual Payments	Total Principal	Total Interest	Approx Total Payments Required
t1	Mortgage	0		House	\$ 200,000	5.00%	\$ 1,073.64	\$ -	360	Nov-23	Oct-53		Oct-53	\$ 386,512	\$ 386,506	\$ 385,432	\$ 1,074	\$ 199,996	\$ 186,510	360
t2		0		Truck	\$ 20,000	6.00%	\$ 386.66	\$ -	60	Nov-23	Oct-28		Oct-28	\$ 23,199	\$ 23,130	\$ 22,543	\$ 587	\$ 19,999	\$ 3,131	60
t3		0		Credit Card	\$ 17,000	15.00%	\$ 473.12	\$ -	48	Nov-23	Oct-27		Oct-27	\$ 22,710	\$ 22,549	\$ 21,875	\$ 674	\$ 16,999	\$ 5,551	48
t4		0		Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab	\$ -	Link Debt Tab	Link Debt Tab	Link Debt Tab		Link Debt Tab	Link Debt Tab		Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab
t5		0		Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab	\$ -	Link Debt Tab	Link Debt Tab	Link Debt Tab		Link Debt Tab	Link Debt Tab		Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab
t6		0		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
t7		0		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
t8		0		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
t9		0		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
t10		0		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
t11		0		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
t12		0		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab		Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab

17 - NET WORTH AND DEBT TO INCOME

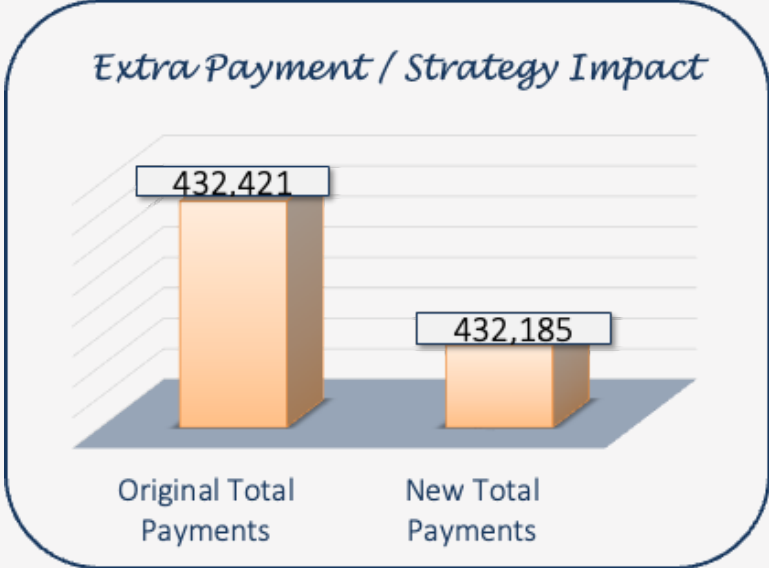
1. NET WORTH IS ONLY INCLUSIVE OF THE DEBTS/ASSETS YOU INCLUDE IN YOUR DASHBOARD. IT IS CALCULATED BASED ON PRINCIPAL BALANCE VS CURRENT MARKET VALUE.
2. DEBT TO INCOME IS ONLY INCLUSIVE OF THE DEBTS YOU INCLUDE IN YOUR DASHBOARD. 'DEBT TYPE' MUST BE USED FOR THIS TO WORK PROPERLY. FRONT END IS YOUR MORTGAGE, BACK END INCLUDES EVERYTHING.

Debt Type
Mortgage



UPDATES FINAL PAYMENT DATE BASED ON DEBT STRATEGY CHOSEN, AND EXTRA PAYMENT AMOUNT.

UPDATES TO TOTAL PAYMENT COUNT & TOTAL OWED BASED ON YOUR STRATEGY & EXTRA PAYMENT

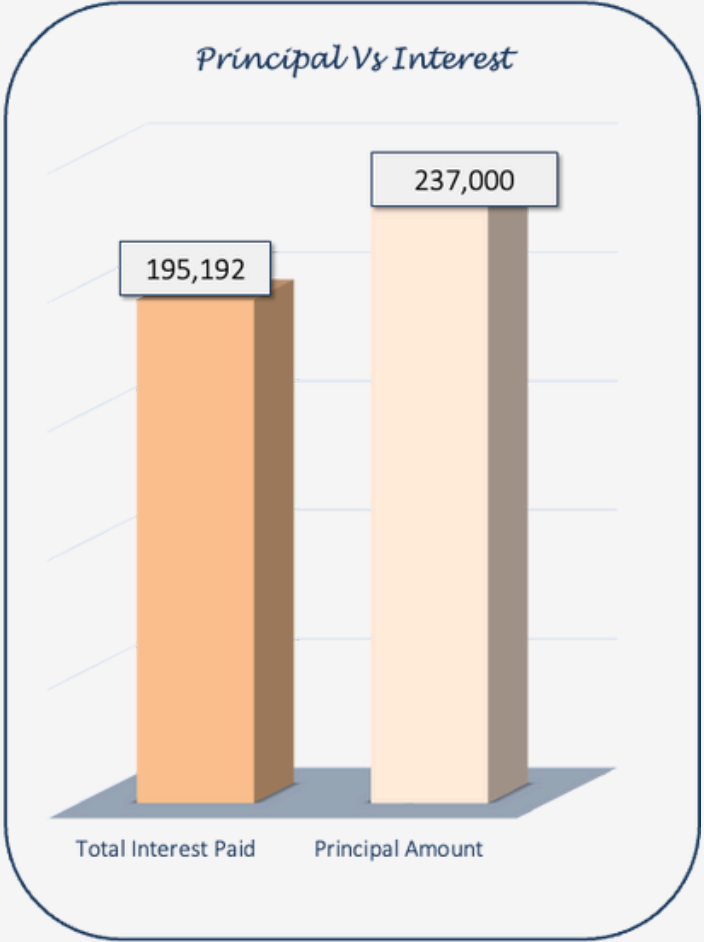


Original Final Payment	Oct-53
New Final Payment	Oct-53

PRINCIPAL VS INTEREST TOTALS FOR ALL DEBTS INCLUDED IN YOUR DEBT STRATEGY



YOUR STRATEGY DEBT ORDER AND TOTAL PAYMENT AMOUNT FOR EACH MONTH



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

THE TABLE BELOW MAY SEEM DAUNTING, BUT MOST COLUMNS ARE DETAILS DIRECTLY FROM EACH DEBT TRACKER. TAKE YOUR TIME REVIEWING THIS. YOU DON'T NEED TO KNOW RIGHT AWAY.



Debt Tab Name	Debt Type	Debt Order	Manual Debt Order	Loan Name	Original Loan Amount	Loan Interest Rate	Payment (Calculated)	Extra Payment	Loan Term (Months)	1st Payment Month	Last Payment Month
Debt1	Mortgage	3		House	\$ 200,000	5.00%	\$ 1,073.64	\$ 1,059.78	360	Nov-23	Oct-53
Debt2		2		Truck	\$ 20,000	6.00%	\$ 386.66	\$ 673.12	60	Nov-23	Oct-28
Debt3		1		Credit Card	\$ 17,000	15.00%	\$ 473.12	\$ 200.00	48	Nov-23	Oct-27
Debt4				Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab	\$ -	Link Debt Tab	Link Debt Tab	Link Debt Tab
Debt5				Link Debt Tab	Link Debt Tab	Link Debt Tab	Link Debt Tab	\$ -	Link Debt Tab	Link Debt Tab	Link Debt Tab
Debt6				Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
Debt7				Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab	\$ -	Add New Debt Tab	Add New Debt Tab	Add New Debt Tab
				Add New Debt	Add New Debt	Add New Debt	Add New Debt		Add New Debt	Add New Debt	Add New Debt

THIS IS WHERE IT GETS INTERESTING

- USE THE LINK FEATURE TO ADD NEW "WHAT IF" DEBTS, AND SEE HOW THEY IMPACT YOUR TOTAL DEBT STRATEGY
 - THIS IS ENLIGHTENING FOR THAT NEW CAR, HOUSE, OR OTHER DEBT YOU MAY BE CONSIDERING!



Link to Debt DB

Yes

- STUDENT LOANS PAUSED... WELL THAT'S NEW. WHAT DO YOU DO?
 - AT THIS POINT, YOU COULD CHOOSE TO UNLINK THAT DEBT. THAT PAYMENT WOULD BE MORE VALUABLE SOMEWHERE ELSE WHILE YOU AREN'T BEING CHARGED INTEREST. JUST MAKE SURE YOU ADD THAT NOW AVAILABLE PAYMENT AMOUNT TO YOUR EXTRA PAYMENT INPUT.

HAVE ANOTHER SCENARIO? PLAY WITH THE LINK FEATURE, AND REVIEW YOUR DASHBOARD METRICS FOR CHANGES!

22 - LUMP SUMS?



- TAX CHECKS, BONUSES, SELLING ASSETS... WHERE SHOULD THOSE FUNDS GO?
- THIS IS A PLUG & PLAY. LITERALLY.

- DROP THE FUNDS IN AS A PAYMENT ON A GIVEN DEBT WHENEVER YOU THINK YOU'RE GOING TO GET IT.
- VISIT YOUR DASHBOARD, AND NOTE THE CHANGES.
- A LITTLE TRIAL AND ERROR, AND YOU CAN SEE WHERE THIS MONEY HELPS YOU MOST.

PAYMENT TRACKING		
Payment #	Payment Date	Actual Payment Made
1	October-23	\$ -
2	November-23	\$ -
3	December-23	\$ -
4	January-24	\$ -
5	February-24	\$ -
6	March-24	\$ -
7	April-24	\$ -
8	May-24	\$ -
9	June-24	\$ -
10	July-24	\$ -
11	August-24	\$ -
12	September-24	\$ -
13	October-24	\$ -
14	November-24	\$ -
15	December-24	\$ -
16	January-25	\$ -
17	February-25	\$ -
18	March-25	\$ -
19	April-25	\$ -
20	May-25	\$ -
21	June-25	\$ -
22	July-25	\$ -
23	August-25	\$ -
24	September-25	\$ -
25	October-25	\$ -
26	November-25	\$ -

- WILL THE DASHBOARD COVER THIS? YES!!
- HERE'S HOW IT WILL WORK
 - THE DEBT TRACKERS ARE DESIGNED FOR FIX RATES.
 - THEREFORE, YOU WILL TREAT THIS AS TWO DEBTS
 - DEBT 1
 - SET APR TO .0001% (TRACKER DOES NOT LIKE A PURE ZERO FOR APR)
 - LINK TO DEBT DB
 - WHEN PROMOTIONAL PERIOD ENDS
 - YOU WILL SET THE ORIGINAL LOAN AMOUNT TO THE EXACT \$S YOU PAID DURING THE PROMOTIONAL PERIOD
 - CHANGE THE CURRENT PRINCIPAL BALANCE TO \$0
 - DEBT 2
 - SET TO ACTUAL CREDIT CARD APR
 - SET ORIGINAL LOAN AMOUNT AND CURRENT PRINCIPAL BALANCE TO THE BALANCE REMAINING AT THE END OF YOUR PROMOTIONAL PERIOD.
 - DO NOT LINK UNTIL THE NEW APR GOES INTO EFFECT
 - THIS PROVIDES YOU VISIBILITY OF TOTAL PAID, PROVIDES COMPLETE HISTORY, AND ALLOWS YOU TO EASILY TRANSITION AS YOUR RATE CHANGES.

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