



SpreadWiseCoTM

Spreadsheets Reimagined

PAY DAY & BILL PAY SCHEDULE GUIDE

5.10 - 8/31/2025

BUILT WITH
MICROSOFT
EXCEL



PRODUCT FEATURES & LEARNING TIME

PRODUCT FEATURES

3 INCOMES, 60 RECURRING BILLS, 60 ONE TIME EXPENSES,
UNLIMITED BILL PAY TABS

- ✓ **MULTI - INCOME** BILL PAY DASHBOARD
- ✓ **DIGITAL CHECKBOOK** BALANCING & CASH FLOW
- ✓ **BUILT IN GUIDANCE** NOTES
- ✓ **FLEXIBLE PAY PERIOD** SETUP
- ✓ **AUTOMATED BILL & PAY** CALENDAR
- ✓ **FOUR INTEGRATED CURRENCIES** (*USD, EUR, GBP, CAD*)
- ✓ **COMPREHENSIVE BILL & EXPENSE** MANAGEMENT
- ✓ **VISUAL BILL PAYMENT** CUES
- ✓ **AUTOMATED BILL PAY** SCHEDULING



DASHBOARD LEARNING & SETUP CURVE

THIS IS OUR **BEST ESTIMATE** OF HOW MUCH TIME IT
WILL TAKE THE AVERAGE PERSON TO **LEARN** AND
COMPLETE THE **INITIAL SETUP** OF THEIR DASHBOARD



COMPATIBILITY

SOFTWARE APPLICATION

MICROSOFT EXCEL



GOOGLE SHEETS



APPLE NUMBERS



OPERATING
SYSTEMS



MICROSOFT
WINDOWS



MAC OS PRODUCT WAS BUILT WITH
MS EXCEL 365 FOR MAC

DESKTOP OR
LAPTOP



RECOMMENDED: OUR PRODUCTS ARE OPTIMIZED
FOR DESKTOP / LAPTOP USE

MOBILE



MICROSOFT 365
SHAREPOINT / ONE DRIVE



PHONE OR TABLET
WITH EXCEL APP

- SOME FONTS MAY SHOW UP DIFFERENTLY
- BUILT IN GUIDE NOTES
 - LOSE SOME OF THEIR FORMATTING THAT HELPS EMPHASIZE KEY POINTS
 - NOTE BOXES MAY LOOK SMALL, AND HARD TO READ WITHOUT ZOOMING IN
- SOME CELL TEXT MAY APPEAR TO NOT FIT THE CELL WIDTH

TABS & GUIDES

TABS & GUIDES



BILLS & EXPENSES



AUTOMATED PAY DAY &
BILL CALENDAR



INCOME & PAY
PERIODS



PDF GUIDE



PAY
SCHEDULES **(*X3)**



TOOL FLOW CHART

***Includes **(3)** pay schedule tabs. By simply making a copy of the tab, you can add as many as you'd like.*

LEARN MORE



ETSY LIMITS PRODUCT PHOTOS. LEARN MORE ABOUT THESE
ITEMS & FEATURES @ [HTTPS://SPREADWISECO.COM](https://spreadwise.co)

*Enjoy Your
Dashboard!*

ABOUT THIS GUIDE

GUIDE POINTERS

NEED TO
KNOW

NICE TO
KNOW

FOR THOSE READY TO JUMP IN QUICKLY



YOU CAN SKIP
AND COME BACK



DON'T SKIP!

**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.

YOUTUBE TUTORIALS

IF THERE ARE YOUTUBE TUTORIALS AVAILABLE FOR THIS PRODUCT, YOU CAN ACCESS THEM BY CLICKING ON THE YOUTUBE LOGO.



DOWNLOAD THIS GUIDE ANYTIME AT [HTTPS://SPREADWISECO.COM](https://spreadwise.co.com)

FREQUENTLY ASKED QUESTIONS

YOUTUBE TUTORIALS

CLICK THE LOGO TO WATCH OUR SHORT TUTORIALS



Using the Provided Passcode to Unlock Tabs In Your Dashboard



Edit Your Tab Names Without Impacting Workbook Function



Correcting "#####" & Other Text Visibility With Column Width Adjustments



Adding Tabs That Will Link to Your Data Table & Dashboard

IN YOUR PRODUCT 'ABOUT' TAB

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

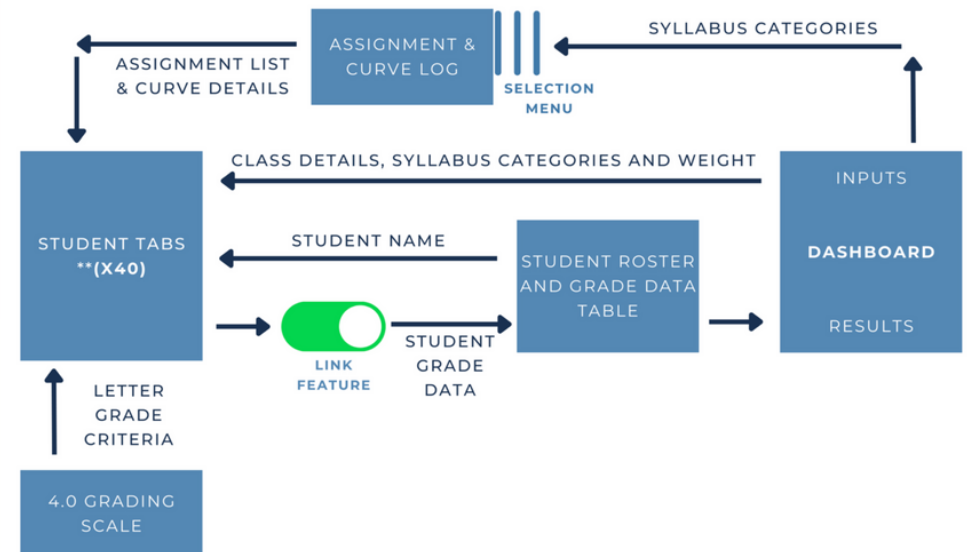
WE PROVIDE A HIGH LEVEL FLOW CHART FOR EVERY TOOL FOR A QUICK REFERENCE OF HOW IT ALL WORKS!

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)

1 - GETTING STARTED

DSK

THIS JOURNEY BEGINS BY SETTING UP YOUR BILLS & EXPENSES

BILLS & EXPENSES

Choose Your Currency

USD

Recurring Bills / Expenses

Income (1 or 2)	Bill / Expense Description	Due Day of Month	Total Due
Income One	Recurring 1	1	\$ 10.00
Income One	Recurring 2	4	\$ 15.00
Income One	Recurring 3	7	\$ 20.00
Income One	Recurring 4	10	\$ 25.00
Income One	Recurring 5	13	\$ 30.00
Income One	Recurring 6	16	\$ 35.00
Income One	Recurring 7	19	\$ 40.00
Income One	Recurring 8	22	\$ 45.00
Income One	Recurring 9	25	\$ 50.00
Income One	Recurring 10	28	\$ 55.00
Income One	Recurring 11	Every Pay Period	\$ 60.00
Income One	Recurring 12	Every Pay Period	\$ 65.00
Income One	Recurring 13	31	\$ 70.00
Income One	Recurring 14		\$ -
Income One	Recurring 15		\$ -
Income One	Recurring 16		\$ -
Income One	Recurring 17		\$ -
Income One	Recurring 18		\$ -
Income One	Recurring 19		\$ -
Income One	Recurring 20		\$ -
Income One	Recurring 21		\$ -
Income One	Recurring 22		\$ -
Income One	Recurring 23		\$ -
Income One	Recurring 24		\$ -
Income One	Recurring 25		\$ -
Income One	Recurring 26		\$ -
Income One	Recurring 27		\$ -
Income One	Recurring 28		\$ -
Income One	Recurring 29		\$ -
Income One	Recurring 30		\$ -
Income One	Recurring 31		\$ -
Income One	Recurring 32		\$ -
Income One	Recurring 33		\$ -

One Time Bills / Expenses

Income (1 or 2)	Bill / Expense Description	Due Date	Total Due
1 Income One	Truck Taxes	7/31/25	\$ 150.00
2 Income One	One Time 2		\$ -
3 Income One	One Time 3		\$ -
4 Income One	One Time 4		\$ -
5 Income One	One Time 5		\$ -
6 Income One	One Time 6		\$ -
7 Income One	One Time 7		\$ -
8 Income One	One Time 8		\$ -
9 Income One	One Time 9		\$ -
10 Income One	One Time 10		\$ -
11 Income One	One Time 11		\$ -
12 Income One	One Time 12		\$ -
13 Income One	One Time 13		\$ -
14 Income One	One Time 14		\$ -
15 Income One	One Time 15		\$ -
16 Income One	One Time 16		\$ -
17 Income One	One Time 17		\$ -
18 Income One	One Time 18		\$ -
19 Income One	One Time 19		\$ -
20 Income One	One Time 20		\$ -
21 Income One	One Time 21		\$ -
22 Income One	One Time 22		\$ -
23 Income One	One Time 23		\$ -
24 Income One	One Time 24		\$ -
25 Income One	One Time 25		\$ -
26 Income One	One Time 26		\$ -
27 Income One	One Time 27		\$ -
28 Income One	One Time 28		\$ -
29 Income One	One Time 29		\$ -
30 Income One	One Time 30		\$ -
31 Income One	One Time 31		\$ -
32 Income One	One Time 32		\$ -
33 Income One	One Time 33		\$ -

2 - RECURRING BILLS & EXPENSES

1.) ADD IN YOUR BILL / EXPENSE DETAILS

- DESCRIPTION
- DUE DAY OF THE MONTH
- TOTAL DUE
- IF USING TWO INCOMES, CHOOSE WHICH INCOME EACH BILL IS PAID FROM

HAVE BILLS YOU WANT TO PAY ON **EVERY PAY PERIOD**?

JUST SET THE DUE DAY TO "EVERY PAY PERIOD"

Recurring Bills / Expenses				
Income (1 or 2)	Bill / Expense Description	Due Day of Month	Total Due	
Income One	Recurring 1	1	\$	10.00
Income One	Recurring 2	4	\$	15.00
Income One	Recurring 3	7	\$	20.00
Income One	Recurring 4	10	\$	25.00
Income One	Recurring 5	13	\$	30.00
Income One	Recurring 6	16	\$	35.00
Income One	Recurring 7	19	\$	40.00
Income One	Recurring 8	22	\$	45.00
Income One	Recurring 9	25	\$	50.00
Income One	Recurring 10	28	\$	55.00
Income One	Recurring 11	Every Pay Period	\$	60.00
Income One	Recurring 12	Every Pay Period	\$	65.00
Income One	Recurring 13	31	\$	70.00
Income One	Recurring 14		\$	-
Income One	Recurring 15		\$	-
Income One	Recurring 16		\$	-
Income One	Recurring 17		\$	-
Income One	Recurring 18		\$	-
Income One	Recurring 19		\$	-
Income One	Recurring 20		\$	-
Income One	Recurring 21		\$	-
Income One	Recurring 22		\$	-
Income One	Recurring 23		\$	-
Income One	Recurring 24		\$	-
Income One	Recurring 25		\$	-
Income One	Recurring 26		\$	-
Income One	Recurring 27		\$	-
Income One	Recurring 28		\$	-
Income One	Recurring 29		\$	-
Income One	Recurring 30		\$	-
Income One	Recurring 31		\$	-
Income One	Recurring 32		\$	-
Income One	Recurring 33		\$	-

3 - ONE-TIME BILLS & EXPENSES

1.) ADD IN YOUR BILL / EXPENSE DETAILS

- DESCRIPTION
- DUE DATE
- TOTAL DUE
- IF USING TWO INCOMES, CHOOSE WHICH INCOME EACH BILL IS PAID FROM

One Time Bills / Expenses			
Income (1 or 2)	Bill / Expense Description	Due Date	Total Due
Income One	Truck Taxes	7/31/25	\$ 150.00
Income One	One Time 2		\$ -
Income One	One Time 3		\$ -
Income One	One Time 4		\$ -
Income One	One Time 5		\$ -
Income One	One Time 6		\$ -
Income One	One Time 7		\$ -
Income One	One Time 8		\$ -
Income One	One Time 9		\$ -
Income One	One Time 10		\$ -
Income One	One Time 11		\$ -
Income One	One Time 12		\$ -
Income One	One Time 13		\$ -
Income One	One Time 14		\$ -
Income One	One Time 15		\$ -
Income One	One Time 16		\$ -
Income One	One Time 17		\$ -
Income One	One Time 18		\$ -
Income One	One Time 19		\$ -
Income One	One Time 20		\$ -
Income One	One Time 21		\$ -
Income One	One Time 22		\$ -
Income One	One Time 23		\$ -
Income One	One Time 24		\$ -
Income One	One Time 25		\$ -
Income One	One Time 26		\$ -
Income One	One Time 27		\$ -
Income One	One Time 28		\$ -
Income One	One Time 29		\$ -
Income One	One Time 30		\$ -
Income One	One Time 31		\$ -
Income One	One Time 32		\$ -
Income One	One Time 33		\$ -

4 - INCOMES

DSK

2.) FOR EACH INCOME, CHOOSE YOUR PAY PERIOD TYPE

- **WEEKLY**
- **BI-WEEKLY**
- **OTHER**

WEEKLY OR BI-WEEKLY

3.) SET YOUR 1ST PAY DATE.

- THIS WILL PRESET 30 PAY DATES, WHICH WILL BE USED IN YOUR CALENDAR AND PAY SCHEDULE TABS

OTHER

4.) IF PAY PERIOD IS SET TO OTHER, THIS COLUMN WILL APPEAR. USE THIS COLUMN TO MANUALLY SET YOUR PAY DATES

INCOME & PAY PERIODS

Income 1		Income 2		Income 3	
Pay Period 1 Type	Weekly	Other			
1st Pay Date mm/dd/yyyy	12/6/24	If Pay Period = "Other" Manually Add Your Pay Dates Here (mm/dd/yyyy)			
Pay Dates		Pay Dates		Pay Dates	
12/6/24		12/15/24	12/15/24		
12/13/24		12/31/24	12/31/24		
12/20/24		1/15/25	1/15/25		
12/27/24		1/31/25	1/31/25		
1/3/25		2/15/25	2/15/25		
1/10/25					
1/17/25					
1/24/25					
1/31/25					
2/7/25					
2/14/25					
2/21/25					
2/28/25					
3/7/25					
3/14/25					
3/21/25					
3/28/25					
4/4/25					

5 - BILL PAY SCHEDULE SETUP

DSK

4.) CHOOSE YOUR INCOME

- THE BILLS TO BE PAID WILL POPULATE BASED ON YOUR BILL ALLOCATION FOR INCOME 1 AND INCOME 2 IN YOUR SETUP

5.) CHOOSE YOUR FIRST PAY DATE OF YOUR SCHEDULE.

- THE DATE MENU IS BASED ON YOUR PAY SETUP TAB
- THE 5 PAY PERIODS IN EACH PAY SCHEDULE TAB WILL AUTO POPULATE BASED ON YOUR SELECTION
- ADD IN YOUR AVERAGE PAY PERIOD TAKE HOME PAY ANTICIPATED FOR THAT PAY SCHEDULE TAB

Pay Schedule Setup

Choose Your Income (One or Two)

Income One

First Pay Date of Schedule (mm/dd/yyyy)

10/1/24

Average Pay Schedule Take Home Pay

\$ 500.00

10/1/24

10/14/24

Pay

Additional Pay

Total Pay

\$500.00

\$500.00

10/15/24

10/28/24

Pay

Additional Pay

Total Pay

\$500.00

\$ -

\$500.00

FOR "OTHER" PAY PERIODS

- THIS ROW WILL APPEAR
- USE THIS ROW TO SET YOUR PAY PERIOD "END DATES".

IF YOU HAVE ANY ADDITIONAL PAY FOR A GIVEN PAY PERIOD YOU'D LIKE TO INCLUDE, YOU CAN ADD THAT IN AS WELL.

"Other" Pay Period End Dates (mm/dd/yyyy)

to

12/31/24

to

1/1/25

10/1/24

1/1/25

6 - BILL SCHEDULE

DSK

WITH YOUR BILLS POPULATED, YOUR BILL SCHEDULE WILL NOW AUTO POPULATE AS WELL FOR EACH PAY PERIOD

PAY DATES, BILL, & EXPENSE S											
Pay Schedule Setup				6/27/25 7/10/25			7/11/25 7/24/25			7/25/25 8/7/25	
Choose Your Income (One or Two)		Income One		Pay	Additional Pay	Total Pay	Pay	Additional Pay	Total Pay	Pay	Additional Pay
First Pay Date of Schedule (mm/dd/yyyy)		6/27/25		\$400.00		\$400.00	\$400.00	\$ -	\$400.00	\$400.00	\$ -
Average Pay Schedule Take Home Pay		\$ 400.00									
Balance Your Checking				Account 1 \$ - Account 2 \$ - Account 3 \$ - Account 4 \$ - Total Current Balance \$0.00			Account 1 \$ - Account 2 \$ - Account 3 \$ - Account 4 \$ - Total Current Balance \$0.00			Account 1 \$ - Account 2 \$ - Account 3 \$ - Account 4 \$ - Total Current Balance \$0.00	
Bill & Cash Available Summary				Bill Total \$320.00 Bills Paid \$0.00 Cash Available \$80.00			Bill Total \$275.00 Bills Paid \$0.00 Cash Available \$125.00			Bill Total \$495.00 Bills Paid \$0.00 Cash Available \$125.00	
Pay Period Type Bi-Weekly USD											
Income	Bill / Expense Description	Due Day of Month	Total Due	Manual Bill Override	Pay Period Bills	Bill Pay Tracking	Manual Bill Override	Pay Period Bills	Bill Pay Tracking	Manual Bill Override	Pay Period Bills
Income One	Truck Taxes	7/31/25	\$ 150.00			\$ -			\$ -		\$150.00
Income One	Recurring 1	1	\$ 10.00		\$10.00	\$ -			\$ -		\$10.00
Income One	Recurring 2	4	\$ 15.00		\$15.00	\$ -			\$ -		\$15.00
Income One	Recurring 3	7	\$ 20.00		\$20.00	\$ -			\$ -		\$20.00
Income One	Recurring 4	10	\$ 25.00		\$25.00	\$ -			\$ -		\$25.00
Income One	Recurring 5	13	\$ 30.00			\$ -		\$30.00	\$ -		\$30.00
Income One	Recurring 6	16	\$ 35.00			\$ -		\$35.00	\$ -		\$35.00
Income One	Recurring 7	19	\$ 40.00			\$ -		\$40.00	\$ -		\$40.00
Income One	Recurring 8	22	\$ 45.00			\$ -		\$45.00	\$ -		\$45.00
Income One	Recurring 9	25	\$ 50.00			\$ -			\$ -		\$50.00
Income One	Recurring 10	28	\$ 55.00		\$55.00	\$ -			\$ -		\$55.00
Income One	Recurring 11	Every Pay Period	\$ 60.00		\$60.00	\$ -		\$60.00	\$ -		\$60.00
Income One	Recurring 12	Every Pay Period	\$ 65.00		\$65.00	\$ -		\$65.00	\$ -		\$65.00
Income One	Recurring 13	31	\$ 70.00		\$70.00	\$ -			\$ -		\$70.00
Income One	Recurring 14		\$ -			\$ -			\$ -		\$ -
Income One	Recurring 15		\$ -			\$ -			\$ -		\$ -
Income One	Recurring 16		\$ -			\$ -			\$ -		\$ -
Income One	Recurring 17		\$ -			\$ -			\$ -		\$ -
Income One	Recurring 18		\$ -			\$ -			\$ -		\$ -
Income One	Recurring 19		\$ -			\$ -			\$ -		\$ -
Income One	Recurring 20		\$ -			\$ -			\$ -		\$ -

7 - PAY PERIOD BILL VS PAY CONFLICT

7/25/25		
8/7/25		
Pay	Additional Pay	Total Pay
\$400.00	\$ -	\$400.00
Account 1	\$ -	
Account 2	\$ -	
Account 3	\$ -	
Account 4	\$ -	
Total Current Balance	\$0.00	
Bill Total	Bills Paid	
\$495.00	\$0.00	
Cash Available	-\$95.00	
Manual Bill Override	Pay Period Bills	Bill Pay Tracking
	\$150.00	\$ -
		\$ -
		\$ -
	\$10.00	\$ -
	\$15.00	\$ -
	\$20.00	\$ -

WHEN YOUR BILLS EXCEED YOUR TOTAL PAY FOR THAT PAY PERIOD, YOUR CASH AVAILABLE WILL BE NOTED IN RED.

THIS ALLOWS YOU TO SEE THOSE INSTANCES AHEAD OF TIME, AND PLAN FOR THEM.

8 - PAY PERIOD BILL TRACKING

DSK

6/27/25	
7/10/25	
Pay	Additional Pay
\$400.00	
Total Pay	
\$400.00	

Account 1	\$ -
Account 2	\$ -
Account 3	\$ -
Account 4	\$ -
Total Current Balance	\$0.00

Bill Total	Bills Paid
\$320.00	\$0.00
Cash Available	\$80.00

Manual Bill Override	Pay Period Bills	Bill Pay Tracking
		\$ -
		\$ -
		\$ -
	\$10.00	\$ -
	\$15.00	\$ -

THIS IS THE AUTOMATED PAY PERIOD

IF YOU HAVE ANY ADDITIONAL PAY OUTSIDE OF YOUR PRIMARY INCOME, INCLUDE IT HERE

YOUR CASH AVAILABLE IS INITIALLY BASED ON YOUR PAY DETAILS ONLY.

YOUR CASH AVAILABLE WILL LATER BE BASED ON YOUR TOTAL CHECKING BALANCE WHEN YOU ARE READY TO TRACK THAT SPECIFIC PAY PERIOD, & ADD IN YOUR CHECKING ACCOUNT DETAILS

YOUR BILLS FOR EACH PAY PERIOD WILL SHOW UP IN THE BILL SCHEDULE COLUMN

BILLS THAT HAVEN'T BEEN PAID WILL SHOW UP IN RED. AS YOU NOTE THAT YOU'VE PAID THEM, YOUR TOTAL PAID WILL UPDATE AUTOMATICALLY

9 - BILL PAY AND CHECKING

DSK

6/27/25		
7/10/25		
Pay	Additional Pay	Total Pay
\$400.00		\$400.00
Your ing	Account 1	\$ -
	Account 2	\$ 300.00
	Account 3	\$ -
	Account 4	\$ -
	Total Current Balance	\$300.00
Summary	Bill Total	Bills Paid
	\$320.00	\$45.00
	Cash Available	\$25.00
Manual Bill Override	Pay Period Bills	Bill Pay Tracking
		\$ -
		\$ -
		\$ -
	\$10.00	\$ -
	\$15.00	\$ -
	\$20.00	\$ 20.00
	\$25.00	\$ 25.00

UPDATE YOUR ACCOUNT BALANCES ONCE YOU GET PAID, THEN AS YOU PAY YOUR BILLS

ONCE YOU UPDATE YOUR CHECKING ACCOUNT VALUE, YOUR CASH AVAILABLE IS THEN BASED ON YOUR CHECKING BALANCE, AND WHAT BILLS YOU HAVE LEFT TO PAY

10 - MANUALLY SHIFTING BILLS

DSK

6/27/25		
7/10/25		
Pay	Additional Pay	Total Pay
\$400.00		\$400.00
Your ing	Account 1	\$ -
	Account 2	\$ 300.00
	Account 3	\$ -
	Account 4	\$ -
	Total Current Balance	\$300.00
h mary	Bill Total	Bills Paid
	\$320.00	\$45.00
	Cash Available	\$25.00
Manual Bill Override	Pay Period Bills	Bill Pay Tracking
		\$ -
		\$ -
		\$ -
	\$10.00	\$ -
	\$15.00	\$ -
	\$20.00	\$ 20.00
	\$25.00	\$ 25.00

IF YOU PAID A BILL EARLY, OR WANT TO SHIFT A BILL TO THE NEXT PAY PERIOD, YOU CAN USE THE MANUAL BILL OVERRIDE COLUMN.

PAID EARLY

- SET TO \$0

SHIFT TO NEXT PAY PERIOD

- SET TO \$0
- ADD BILL VALUE ON NEXT PAY PERIOD BILL OVERRIDE COLUMN

11 - BILL PAY CALENDAR

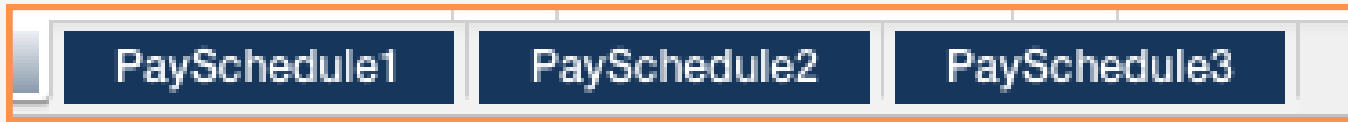
DSK

CHOOSE THE MONTH AND YEAR
FOR YOUR CALENDAR

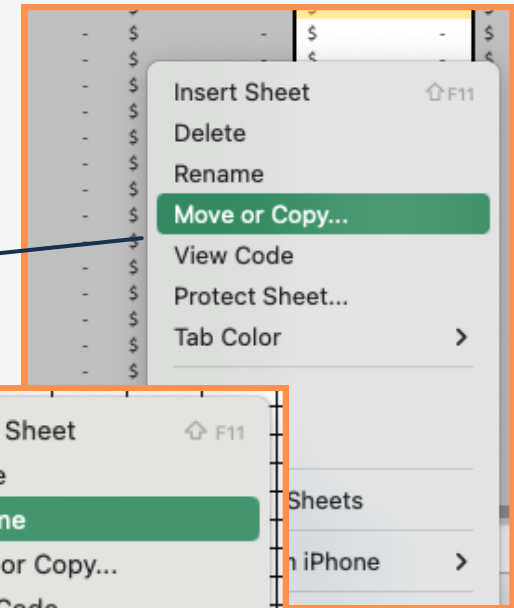
THE PAY DATES FOR ALL INCOMES WILL AUTO POPULATE IN THE
TABLE AND IN THE CALENDAR, BASED ON THE CALENDAR
MONTH SELECTION

PAY DATES & BILL CALENDAR							JULY 2025															
CALENDAR YEAR		CALENDAR MONTH									INCOME 1 DATES			INCOME 2 DATES			INCOME 3 DATES					
2025		JULY																				
SUNDAY		MONDAY		TUESDAY		WEDNESDAY		THURSDAY		FRIDAY		SATURDAY										
-		-		01 Recurring 1		02		03		04 Recurring 2		05		1	7/11/25	11					January	1
														2	7/25/25	25					February	2
1														3	8/8/25						March	3
2														4	8/22/25						April	4
3														5	9/5/25						May	5
4														6	9/19/25						June	6
06		07 Recurring 3		08		09		10 Recurring 4		11 Pay 1		12		7	10/3/25						July	7
														8	10/17/25						August	8
1														9	10/31/25						September	9
2														10	11/14/25						October	10
3														11	11/28/25						November	11
4														12	12/12/25						December	12
13 Recurring 5		14		15		16 Recurring 6		17		18		19 Recurring 7		13	12/26/25							
2														14								
3														15								
4														16								
20		21		22 Recurring 8		23		24		25 Pay 1		26		17								
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1														19								
2														20								
3														21								
4														22								
27		28 Recurring 10		29		30		31 Recurring 13		-		-		23								
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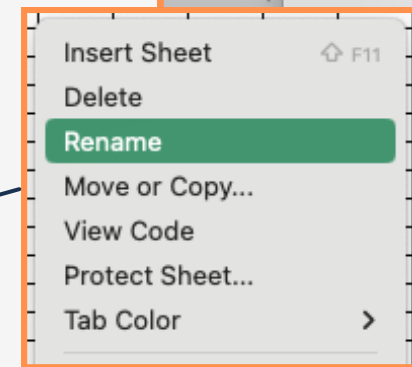
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