



SpreadWiseCo™

Spreadsheets Reimagined

SAVINGS & DEBT BUDGET GUIDE

5.0 - 8/31/2025

BUILT WITH
MICROSOFT
EXCEL

PRODUCT FEATURES & LEARNING TIME

PRODUCT FEATURES

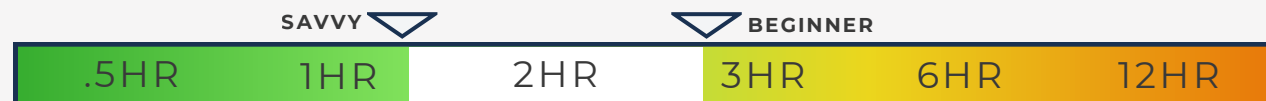
SIMPLE , LOW MAINTENANCE BUDGET, WITH 7 BUDGET CATEGORIES

- ✓ COMPREHENSIVE **BUDGET BREAKDOWN** BY CATEGORY
- ✓ DETAILED **REAL ESTATE BUDGET** BREAKDOWN
- ✓ FOUR INTEGRATED CURRENCIES (**USD, EUR, GBP, CAD**)
- ✓ BUILT-IN **SAVINGS IDENTIFICATION** FEATURES
- ✓ COMPLETE **AUTO COST** BREAKDOWN
- ✓ BUILT IN **GUIDE NOTES**
- ✓ AUTOMATED DASHBOARD & **CASHFLOW** ANALYSIS
- ✓ **SUBSCRIPTION** TRACKING
- ✓ SIMPLE **DEBT & CREDIT CARD** TRACKING
- ✓ **LOW MAINTENANCE** BUDGET APPROACH



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



PRODUCT COMPATIBILITY

SOFTWARE APPLICATION

MICROSOFT EXCEL



GOOGLE SHEETS



APPLE NUMBERS



OPERATING
SYSTEMS



MICROSOFT
WINDOWS



MAC OS

*PRODUCT WAS BUILT WITH
MS EXCEL 365 FOR MAC*

MOBILE USE
OF MS EXCEL



MICROSOFT 365
SHAREPOINT / ONE DRIVE



PHONE OR TABLET
WITH EXCEL APP

****PRODUCT WILL FUNCTION IN MOBILE APPLICATION USES, BUT BE AWARE OF THE FOLLOWING**

- *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

- ✓ REAL ESTATE OWN
- ✓ SUBSCRIPTIONS
- ✓ OTHER LOANS
- ✓ BUDGET DASHBOARD
- ✓ PDF GUIDE
- ✓ REAL ESTATE RENT
- ✓ SAVINGS & INVESTMENTS
- ✓ OTHER EXPENSES
- ✓ AUTO LOANS
- ✓ CREDIT CARDS
- ✓ CREDIT CARDS

***Includes (8) Budget tabs. By simply making a copy of the tab you want, you can add up to (11).*

LEARN MORE



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

DSK

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

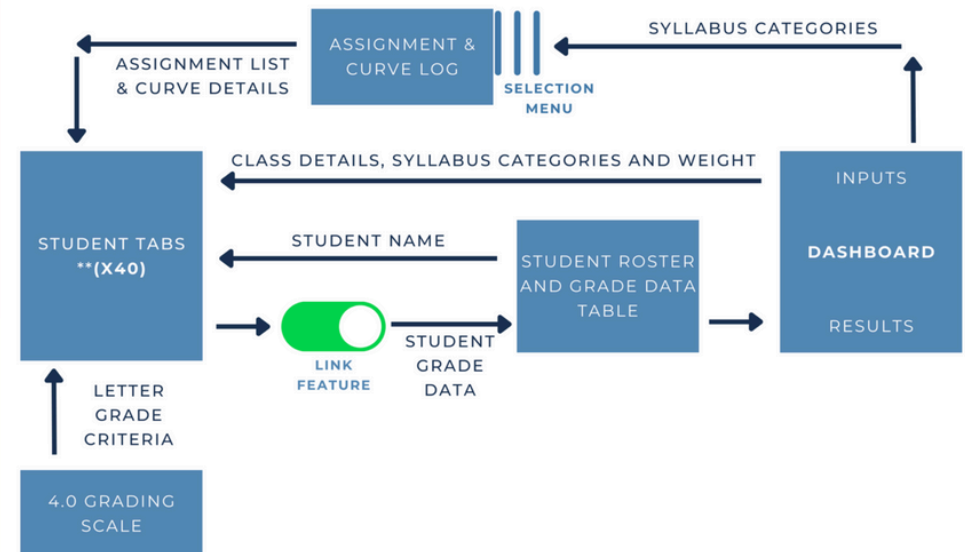
WE PROVIDE A HIGH LEVEL FLOW CHART FOR EVERY TOOL FOR A QUICK REFERENCE OF HOW IT ALL WORKS!

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 WITH FILLING OUT THE BUDGET TABS

ULTIMATE SAVINGS & DEBT BUDGET

*Budget
Dashboard
Results*

Current Budget Spend	\$	6,427.42
Current Cash Flow	\$	772.58

USE YOUR NEW CASH FLOW IN YOUR
SAVINGS & INVESTMENTS OR YOUR
DEBT FREE STRATEGY!

Potential Budget Spend	\$	5,598.60
Potential Cash Flow	\$	1,601.40

*Budget
Dashboard
Setup*

Choose Your Currency

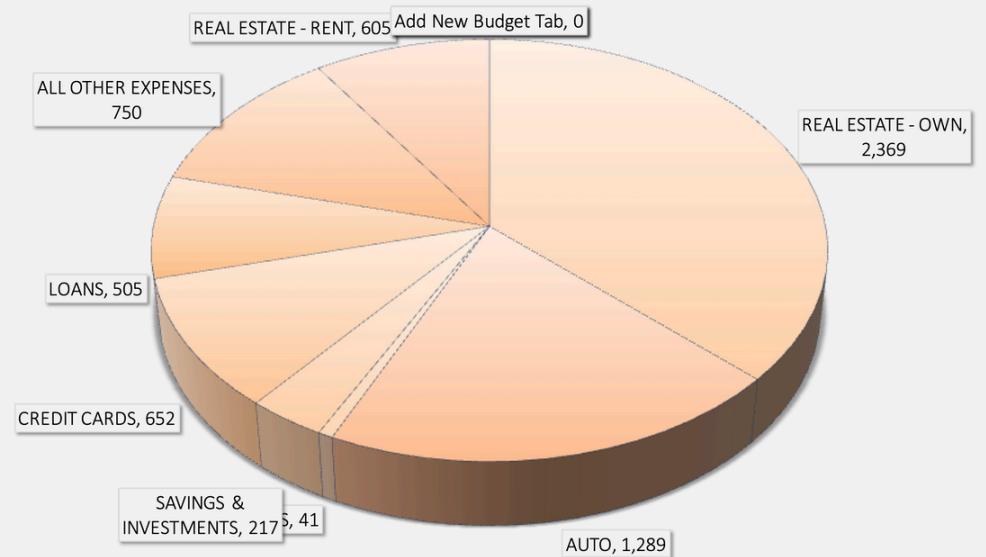
USD

Current Monthly Take Home Pay

\$ 7,200.00

Budget Tab Name	Budget Expense Type	Total Current Budget	Potential Budget Cuts	New Budget Totals
Bud1	REAL ESTATE - OWN	\$ 2,369	\$ 215	\$ 2,153.60
Bud2	AUTO	\$ 1,289	\$ 60	\$ 1,228.67
Bud3	SUBSCRIPTIONS	\$ 41	\$ 20	\$ 21.00
Bud4	SAVINGS & INVESTMENTS	\$ 217	\$ 48	\$ 168.33
Bud5	CREDIT CARDS	\$ 652	\$ -	\$ 652.00
Bud6	LOANS	\$ 505	\$ 115	\$ 390.00
Bud7	ALL OTHER EXPENSES	\$ 750	\$ 170	\$ 580.00
Bud8	REAL ESTATE - RENT	\$ 605	\$ 200	\$ 405.00
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	\$ 829	\$ 5,599

Current Budget & Spending Snapshot



COPYRIGHT © 2023 [SpreadWiseCo LLC]. ALL RIGHTS RESERVED.

2 - REAL ESTATE

DSK

REAL ESTATE 1

HOME

Original Mortgage Loan Amount	\$ 150,000.00
Mortgage Term (Months)	360
Mortgage % Rate	3.25%

Potentially
Reduced
Amount
Monthly

Monthly Payment (Excluding Escrow)	\$ 652.81
Monthly Private Mortgage Insurance	\$ 100.00
Monthly Home Owners Insurance	\$ 100.00
Monthly Electric	\$ 100.00
Monthly Gas	\$ 150.00
Monthly Water	\$ 40.00
Monthly Trash / Recycling	\$ 15.00



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

Annual Property Taxes	\$ 1,100.00
Monthly Property Taxes	\$ 91.67



Estimated Annual Maintenance Costs	\$ 800.00
Monthly Maintenance Costs	\$ 66.67



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

Monthly Home Owner Cost	\$ 1,316.14
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

EXPENSES
ASSOCIATED WITH
OWNERSHIP

BUDGET DETAILS

Potentially Cut From
Budget

HOME	\$ 1,316.14	No
Lake House	\$ 1,052.46	No
Real Estate 3	\$ -	No

3 - AUTO

DSK

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

AUTO 1		Potentially Reduce By This Amount Each Month
Toyota Camry		
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	

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

COPYRIGHT

4 - ALL OTHER DEBT TABS

DSK

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.

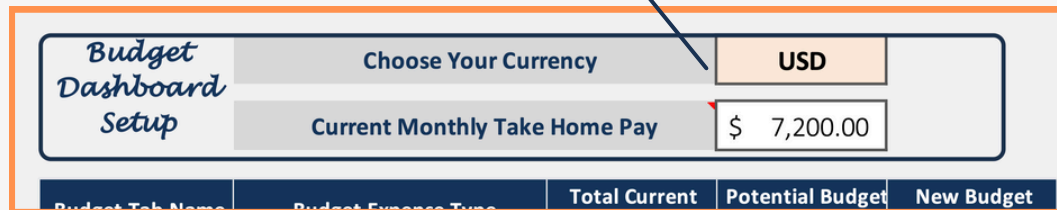
Description	Cost Each Time It's Paid	How Many Times Do You Pay This Each Year? (Each Week = 52)	Total Annual Cost	Monthly Cost	Potentially Reduce By This Amount Each Month	Cut Total Cost?	Total Budget Cuts
Disney Plus	\$ 7.99	12	\$ 95.88	\$ 7.99	\$ -	Yes	\$ 7.99
Peacock	\$ 4.00	12	\$ 48.00	\$ 4.00	\$ -	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	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -
	\$ -		\$ -	\$ -	\$ -	No	\$ -

5 - DASHBOARD SETUP

DSK

ALMOST THERE!

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



<i>Budget Dashboard Setup</i>	Choose Your Currency	USD
	Current Monthly Take Home Pay	\$ 7,200.00

Budget Tab Name	Budget Expense Type	Total Current	Potential Budget	New Budget
-----------------	---------------------	---------------	------------------	------------

6 - CHANGE IN CASH FLOW

DSK

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

ULTIMATE SAVINGS & DEBT BUDGET

*Budget
Dashboard
Results*

Current Budget Spend

\$

6,427.42

Current Cash Flow

\$

772.58

USE YOUR NEW CASH FLOW IN YOUR
SAVINGS & INVESTMENTS OR YOUR
DEBT FREE STRATEGY!

Potential Budget Spend

\$

5,598.60

Potential Cash Flow

\$

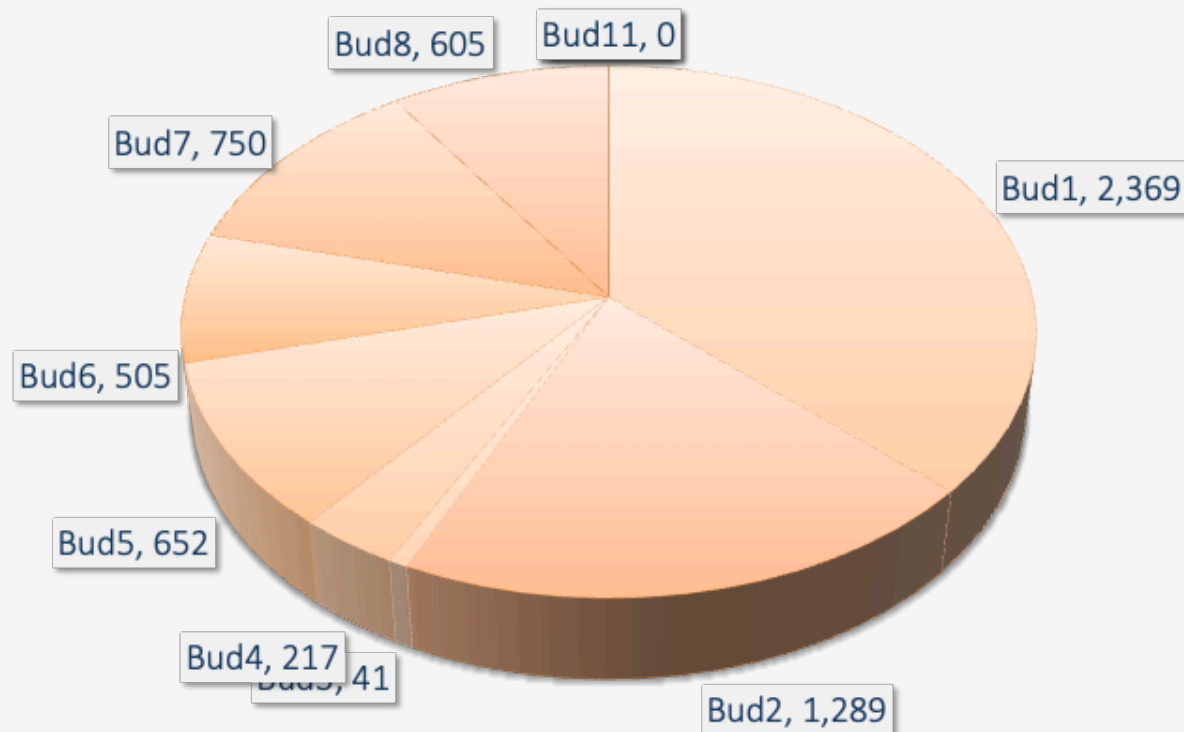
1,601.40

7 - CURRENT BUDGET BREAKDOWN

DSK

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

Current Budget & Spending Snapshot



14 - NOW WHAT?

SK

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

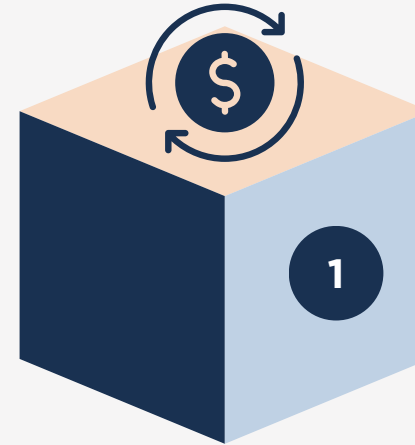
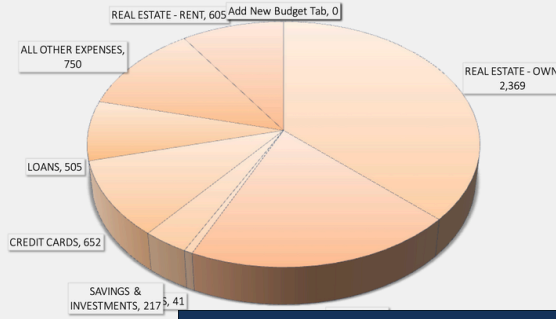
ULTIMATE SAVINGS & DEBT BUDGET

Budget Dashboard Results	Current Budget Spend	\$	6,427.42	USE YOUR NEW CASH FLOW IN YOUR SAVINGS & INVESTMENTS OR YOUR DEBT FREE STRATEGY!	Potential Budget Spend	\$	5,598.60
	Current Cash Flow	\$	772.58		Potential Cash Flow	\$	1,601.40

Budget Dashboard Setup	Choose Your Currency	USD
	Current Monthly Take Home Pay	\$ 7,200.00

Budget Tab Name	Budget Expense Type	Total Current Budget	Potential Budget Cuts	New Budget Totals
Bud1	REAL ESTATE - OWN	\$ 2,369	\$ 215	\$ 2,153.60
Bud2	AUTO	\$ 1,289	\$ 60	\$ 1,228.67
Bud3	SUBSCRIPTIONS	\$ 41	\$ 20	\$ 21.00
Bud4	SAVINGS & INVESTMENTS	\$ 217	\$ 48	\$ 168.33
Bud5	CREDIT CARDS	\$ 652	\$ -	\$ 652.00
Bud6	LOANS	\$ 505	\$ 115	\$ 390.00
Bud7	ALL OTHER EXPENSES	\$ 750	\$ 170	\$ 580.00
Bud8	REAL ESTATE - RENT	\$ 605	\$ 200	\$ 405.00
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	\$ 829	\$ 5,599

Current Budget & Spending Snapshot



BUILD & REFINED YOUR MONTHLY BUDGET

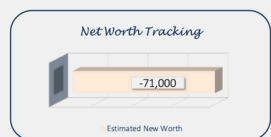
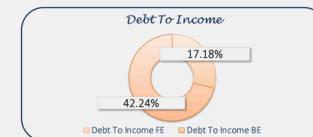
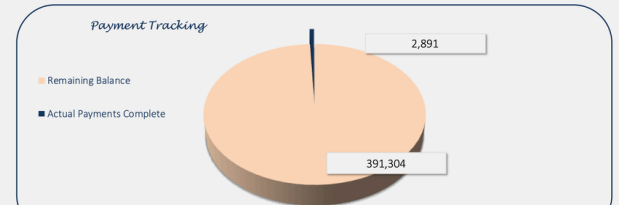
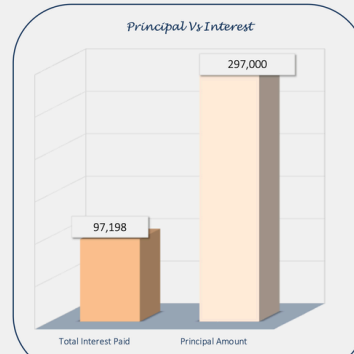
IMPROVE MONTHLY CASH FLOW

DEBT STRATEGY & PAYOFF DASHBOARD

Debt Payoff Order & Amount

1	2	3	4	5	6	7
Credit Card	Personal Loan	House	Student Loan	Truck		
\$ 723	\$ 951	\$ 2,024	Paid Off Oct-33	Paid Off Oct-28		
Mar-26	Nov-26	Dec-36				

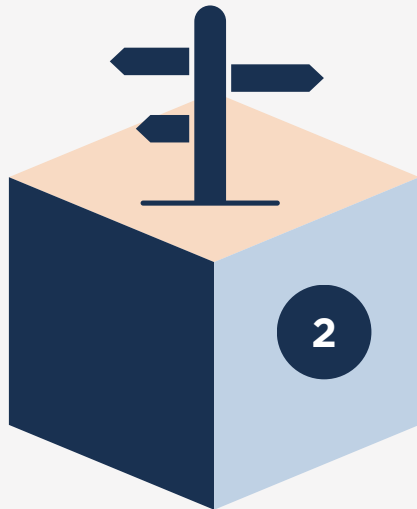
"Paid Off" means that the debt will be paid off through normal payments before reaching that debt within the debt strategy.



Debt Strategy Setup	Debt Strategy	Avalanche	Starting Extra Payment Amount	\$ 250.00	Start Month (MM/YYYY)	Dec-23	Current Gross Annual Income	\$ 75,000.00	Choose Your Currency	USD

Debt Strategy & Dashboard Results	Reduction In Payment Count	249	Total Savings	\$ 110,988	Current Debt Balance	\$ 388,413	Last Debt Payment	Dec-36

COPYRIGHT © 2023 [SpreadWiseCo LLC]. ALL RIGHTS RESERVED.



DEFINE DEBT REPAYMENT STRATEGY

OPTIMIZE WHERE YOUR CASH GOES & SAVE ON INTEREST

TERMS OF USE

The contents of your purchase are for informational purposes only. SpreadWiseCo LLC is not liable to any person or entity for harm, damages, loss, claims, costs, or any other liabilities with regards to business, work, or personal use of the spreadsheet templates and pdf guides.

COPYRIGHT

All materials included in this purchase are limited to one-time business, work, or personal use only. The template designs are SpreadWiseCo LLC Copyright, and cannot be distributed, sold, duplicated, reproduced, or used in any form without the written consent of SpreadWiseCo LLC.

INTELLECTUAL PROPERTY

The template setups, algorithms, and integrations are SpreadWiseCo LLC Intellectual Property.

PRIVACY POLICY

We do not have access to the spreadsheets you download after purchase. How you use the file and the data within the file is never seen or reviewed by us.

TRADEMARK

We do not grant you any rights to our trademark name or logo with purchase. You may not use our trade names, trademarks, or logos without formal, written consent.