



SpreadWiseCo™

*Spreadsheets Reimagined*

# DEBT STRATEGY GUIDE

5.1 - 1/4/2025

BUILT WITH  
MICROSOFT  
EXCEL

# PRODUCT FEATURES & LEARNING TIME

## PRODUCT FEATURES

- ✓ DETAILED BREAKDOWN OF EACH DEBT
- ✓ STRATEGY & PAYMENT GUIDANCE WITHIN EACH DEBT
- ✓ NET WORTH AND DEBT TO INCOME
- ✓ PAYMENT TRACKING FOR EACH DEBT
- ✓ UP TO 50 DEBTS IN YOUR STRATEGY
- ✓ INSIGHT INTO WAYS TO SAVE MONEY AND PAY OFF FASTER
- ✓ ABILITY TO CHOOSE WHICH DEBTS ARE IN YOUR STRATEGY
- ✓ EASY PAYOFF VISUAL ON EVERY TAB
- ✓ FOUR INTEGRATED CURRENCIES (USD, EUR, GBP, CAD)
- ✓ DIFFERENT STRATEGY OPTIONS
- ✓ DEBT PAYOFF HISTORY
- ✓ BUILT IN GUIDE NOTES



## LEARNING & SETUP TIME

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

15MIN

30MIN

45MIN

1HR

1.5HR

2HR

# 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



NOT CURRENTLY  
AVAILABLE

# TABS & GUIDES

## TABS & GUIDES

✓ DEBT TRACKERS (\*X5)

✓ PDF GUIDE

✓ DEBT STRATEGY  
TABLE & SUMMARY

✓ TOOL FLOW CHART

✓ DEBT STRATEGY  
DASHBOARD

✓ YOUTUBE  
TUTORIAL

*\*\*Includes (5) Debt tabs. By simply making a copy of the tab, you can add up to (50).*

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)

# IN YOUR PRODUCT 'ABOUT' TAB

DSK

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

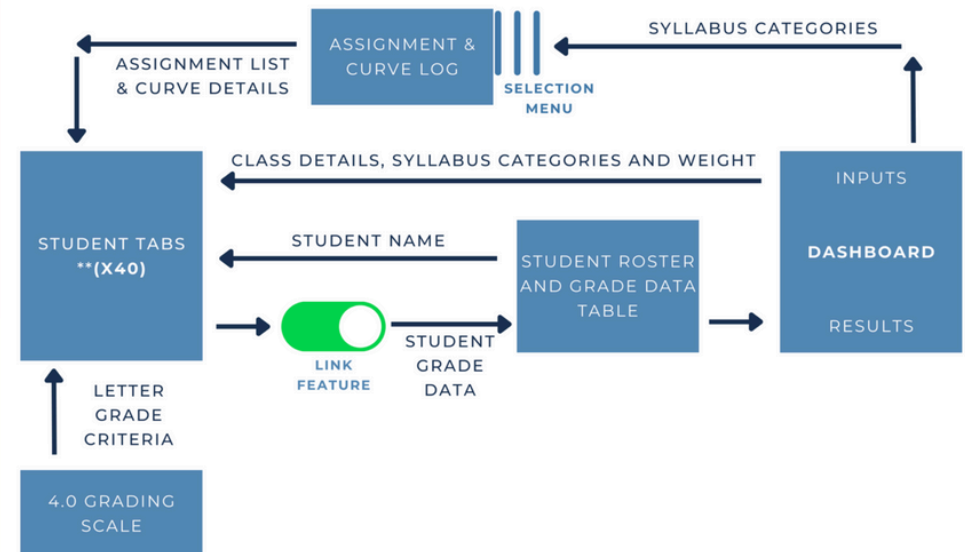
WE PROVIDE A HIGH LEVEL FLOW CHART FOR EVERY TOOL FOR A QUICK REFERENCE OF HOW IT ALL WORKS!

## STUDENT GRADEBOOK AND ASSIGNMENT DASHBOARD

REVISION: 4.5

1	Password	Tabs are <b>locked</b> to prevent accidental errors to formulas: Password Key: "swc"
2	Tool Inputs	<b>Your Inputs</b> are the White Boxes With A Border!
3	Tool Inputs	Peach boxes are <b>drop down menus</b>
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	<a href="https://spreadwiseco.com/">https://spreadwiseco.com/</a>
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	<b>LOVE IT? CLICK &amp; LEAVE US A REVIEW!</b>

### 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)

# GETTING STARTED

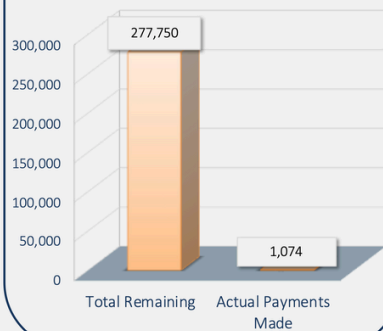
DSK

THIS JOURNEY BEGINS WITH THE DEBT TRACKERS.

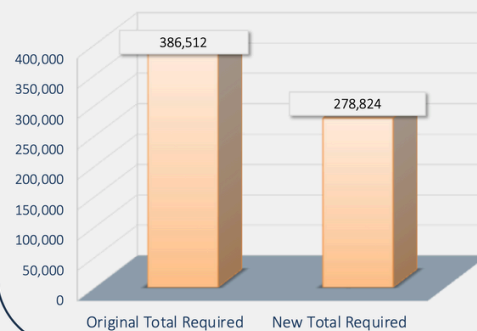
## DEBT TRACKER: PAYMENT, PAYOFF, AMORTIZATION

House

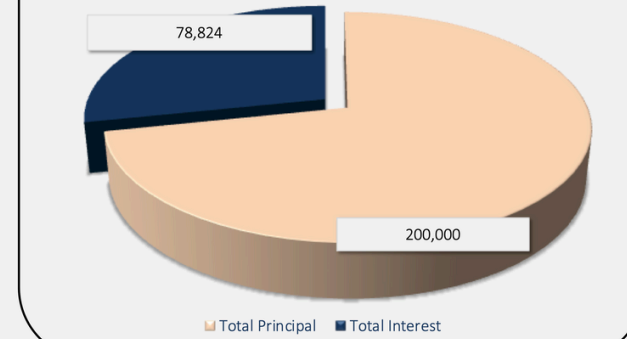
Payment Tracking



Extra Payment / Strategy Impact On Your Total Paid



Principal Vs Interest



Debt Setup

USD

DEBT LINK DATA

Debt1

Nov-26

\$ 950.65

Mar-54

Extra Payment Input

\$ -

Link to Debt DB

Yes

Debt Inputs

Debt Name

House

Original Loan Amount

\$ 200,000

Loan Interest Rate

5.00%

Loan Term (Months)

360

1st Payment Month (MM/YYYY)

Apr-24

Current Principal Balance

\$ 150,000

Current Market Value

\$ 155,000

Debt Results

Approx Total Payments Required 153

Calculated Payment Amount \$ 1,073.64

Total Remaining \$

277,750

Total Principal \$

200,000

Original Total Required \$

386,512

Last Payment Month (MM/YY)

Mar-54

New Last Payment Month

Dec-36

Equity

\$ 5,000

Current Payment Amount \$ 1,073.64

### PAYMENT TRACKING

Payment #	Payment Date	Actual Payment Made
1	April-24	\$ 1,074.00
2	May-24	\$ -
3	June-24	\$ -
4	July-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	\$ -	\$ -
\$ 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
\$ 199,275.70	\$ 200,106.02	357.00	\$ 243.33	\$ 830.33

# 1 - DEBT NAME

DSK

- 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.

<b>Debt Setup</b>	USD	DEBT LINK DATA	DebtTemplate			Extra Payment
			\$ -	Oct-33		\$

<b>Debt Inputs</b>	Debt Name	Original Loan Amount	Loan Interest Rate	Loan Term (Months)	1st Payment Month (MM/YYYY)	Current Principal Balance	Ma
		\$ 10,000	4.00%	120	Nov-23	\$ -	\$

<b>Debt Results</b>	Approx Total Payments Required	120	Total Remaining	\$ 12,149	Total Principal	\$ 10,000	Original Total Required	\$
	Calculated Payment Amount	\$ 101.25	Actual Payments Made	\$ -	Total Interest	\$ 2,149	New Total Required	\$
								Current Payment

# 2 - DEBT DETAILS

DSK

EXTRA PAYMENT AMOUNT.  
• PLAY WITH THIS VALUE,  
& IT WILL IMPACT YOUR  
TOTAL INTEREST PAID

CURRENCY IS AUTO  
SET USING YOUR  
DASHBOARD

Extra Payment Input	Link to Debt DB
\$ -	Yes
1st Payment Month	Current Principal
	Current Market Value

<b>Debt Setup</b>	USD	DEBT LINK
<b>Debt Inputs</b>	Debt Name	Original Amount
		\$
<b>Debt Results</b>	Approx Total Payments Required	120
	Calculated Payment Amount	\$ 101.25
	Total Repaid	Actual Paid

- 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 Input	
	\$	-	Oct-33	\$	
Original Loan Amount	Loan Interest Rate	Loan Term (Months)	1st Payment Month (MM/YYYY)	Current Principal Balance	Current Market Value
\$ 10,000	4.00%	120	Nov-23	\$ -	\$

- 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

DebtTemplate			Extra Payment Input		Link to Debt DB	
DATA	\$	-	Oct-33	\$	-	Yes

Loan Amount	Loan Interest Rate	Loan Term (Months)	1st Payment Month (MM/YYYY)	Current Principal Balance	Current Market Value
10,000	4.00%	120	Nov-23	\$	-

Remaining	\$	12,149	Total Principal	\$	10,000	Original Total Required	\$	12,149	Last Payment Month (MM/YY)	New Last Payment Month	Equity	
Payments Made	\$	-	Total Interest	\$	2,149	New Total Required	\$	12,149	Oct-33	Oct-33	\$	-
Current Payment Amount								\$	101.25			

# 4 - MONTHLY PAYMENT TRACKING

DSK

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	November-23	\$ 473.00	\$ 473.12	\$ 473.00	\$ -	\$ -
2	December-23	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
3	January-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
4	February-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
5	March-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
6	April-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
7	May-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
8	June-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
9	July-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
10	August-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
11	September-24	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
12	October-24	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
13	November-24	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
14	December-24	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
15	January-25	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
16	February-25	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
17	March-25	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
18	April-25	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
19	May-25	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00



# 5 - MONTHLY PAYMENT TRACKING

DSK

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	November-23	\$ 473.00	\$ 473.12	\$ 473.00	\$ -	\$ -
2	December-23	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
3	January-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
4	February-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
5	March-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
6	April-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
7	May-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
8	June-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
9	July-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
10	August-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
11	September-24	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
12	October-24	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
13	November-24	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
14	December-24	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
15	January-25	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
16	February-25	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
17	March-25	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
18	April-25	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
19	May-25	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00

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

SK

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	November-23	\$ 473.00	\$ 473.12	\$ 473.00	\$ -	\$ -
2	December-23	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
3	January-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
4	February-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
5	March-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
6	April-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
7	May-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
8	June-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
9	July-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
10	August-24	\$ 723.00	\$ 473.12	\$ 723.00	\$ 250.00	\$ 250.00
11	September-24	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
12	October-24	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
13	November-24	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
14	December-24	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00
15	January-25	\$ -	\$ 473.12	\$ 723.12	\$ 250.00	\$ 250.00

# 7 - DEBT RESULTS

SK

CHANGES BASED ON  
EXTRA PAYMENT / DEBT  
STRATEGY

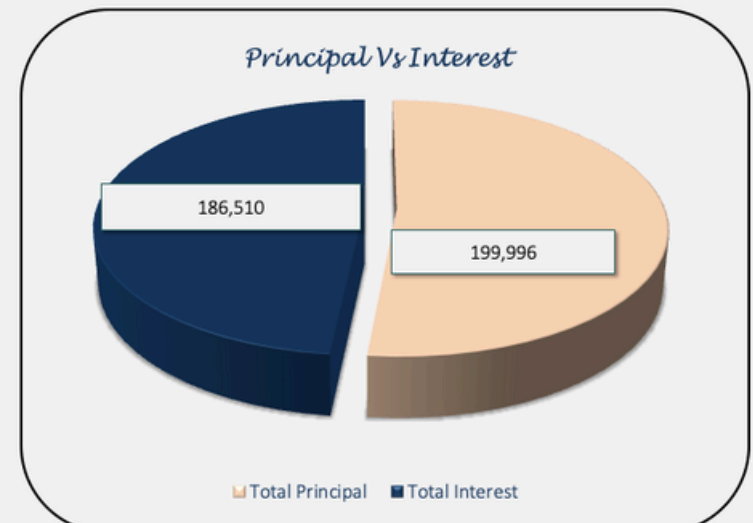
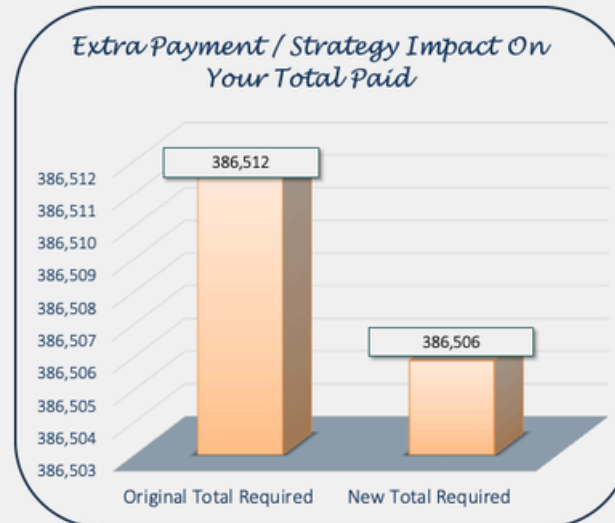
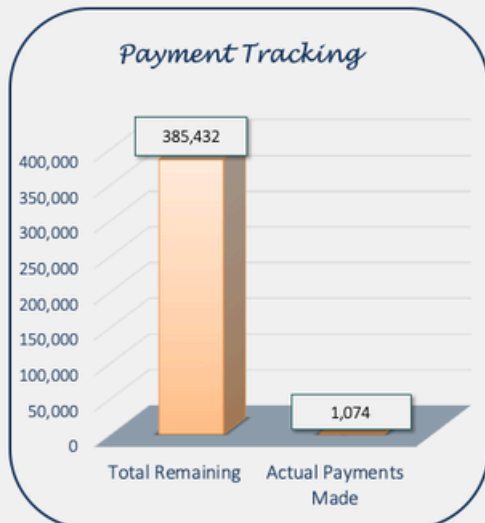
BASED ON ACTUAL  
PAYMENT HISTORY

BASED ON LOAN  
DETAILS

Debt Setup	USD		DEBT LINK DATA		DebtTemplate		Extra Payment Input		Link to Debt DB													
			\$ -		Oct-33		\$ -		Yes													
Debt Inputs	Debt Name		Original Loan Amount		Loan Interest Rate		Loan Term (Months)		1st Payment Month (MM/YYYY)		Current Principal Balance		Current Market Value									
			\$ 10,000		4.00%		120		Nov-23		\$ -		\$ -									
Debt Results	Approx Total Payments Required		120		Total Remaining \$		12,149		Total Principal \$		10,000		Original Total Required \$		12,149		Last Payment Month (MM/YY)		New Last Payment Month		Equity	
	Calculated Payment Amount		\$ 101.25		Actual Payments Made		\$ -		Total Interest \$		2,149		New Total Required \$		12,149		Oct-33		Oct-33		\$ -	
												Current Payment Amount		\$ 101.25								

# 8 - CHARTS

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



# 9 - ADDING DEBT TABS

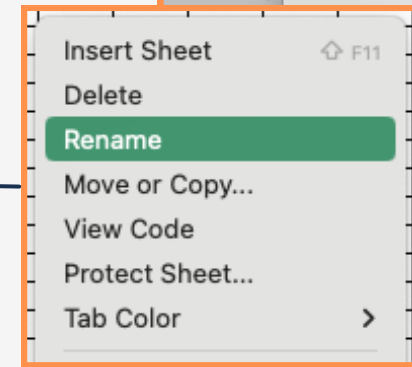
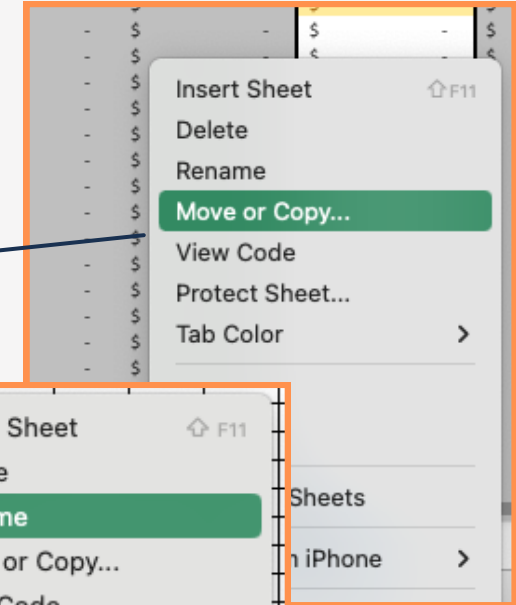


**1.)** RIGHT CLICK ON THE TEMPLATE & MAKE A COPY, OR HOWEVER MANY COPIES YOU NEED.

**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

SK

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

DSK

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

DEBT LINK DATA		DebtTemplate			Extra Payment Input		Link to Debt DB		
		\$ -	Oct-33		\$ -		Yes		
Original Loan Amount	Loan Interest Rate	Loan Term (Months)	1st Payment Month (MM/YYYY)		Current Principal Balance	Current Market Value			
\$ 10,000	4.00%	120	Nov-23		\$ -	\$ -			
Total Remaining	\$ 12,149	Total Principal	\$ 10,000		Original Total Required	\$ 12,149	Last Payment Month (MM/YY)	New Last Payment Month	Equity
Actual Payments Made	\$ -	Total Interest	\$ 2,149		New Total Required	\$ 12,149	Oct-33	Oct-33	\$ -
					Current Payment Amount	\$ 101.25			

# 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

**User Defined**

Debt Strategy

**Snowball**

Starting Extra  
Payment Amount

\$

200.00

Start Month  
(MM/YY)

Dec-23

# 13 - DASHBOARD SETUP

DSK

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

DSK

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
	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

SK

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

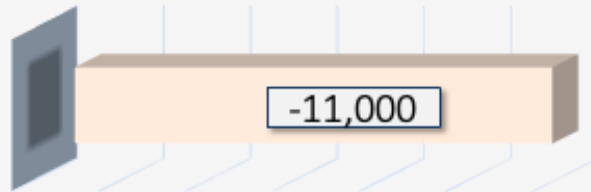
Debt Tab Name	Debt Type	Debt Order	Manual Debt Order	Loan Name	Original Loan Amount	Loan Interest Rate	Payment (Calculated)	Extra Payment	Loan Term (Months)	1st Payment Month	Last Payment Month	Extra Payment Start	Extra Payment End	Original Total Required	New Total Required	Total Remaining	Actual Payment\$	Total Principal	Total Interest	Approx Total Payments Required
bt1	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
bt2		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
bt3		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
bt4		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
bt5		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
bt6		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
bt7		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
bt8		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
bt9		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
bt10		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
bt11		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
bt12		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

SK

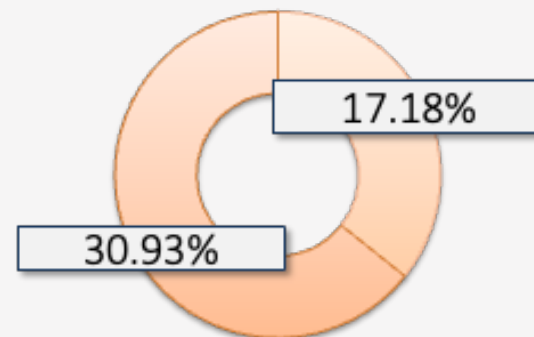
1. **NET WORTH** IS ONLY INCLUSIVE OF THE DEBTS/ASSETS YOU INCLUDE IN YOUR DASHBOARD. IT IS CALCULATED BASED ON PRINCIPAL BALANCE VS CURRENT MARKET VALUE.
2. **DEBT TO INCOME** IS ONLY INCLUSIVE OF THE DEBTS YOU INCLUDE IN YOUR DASHBOARD. 'DEBT TYPE' MUST BE USED FOR THIS TO WORK PROPERLY. FRONT END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

## Net Worth Tracking



Estimated New Worth

## Debt To Income



Debt To Income FE Debt To Income BE

## Debt Type

Mortgage

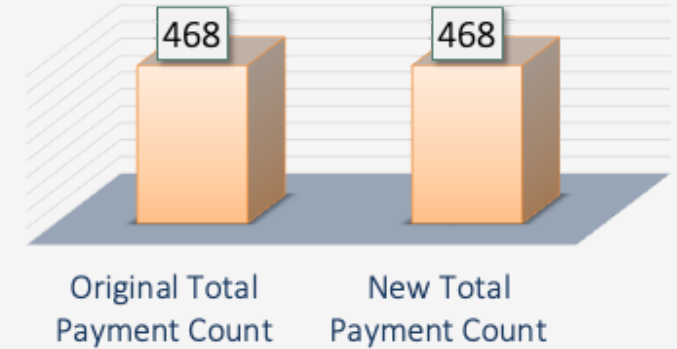
# 18 - RESULTS

DSK

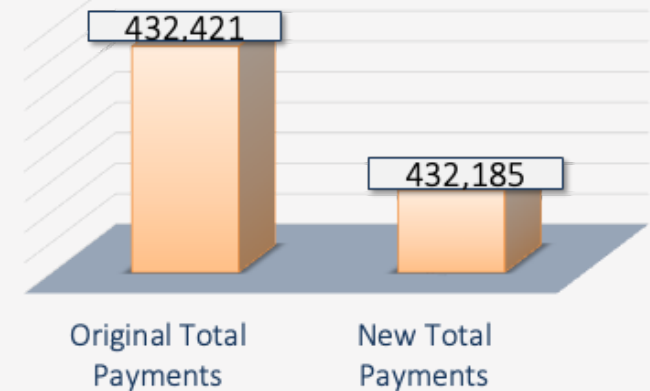
UPDATES FINAL  
PAYMENT DATE  
BASED ON DEBT  
STRATEGY CHOSEN,  
AND EXTRA  
PAYMENT AMOUNT.

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

*Extra Payment / Strategy Impact  
On Your Total Payments*



*Extra Payment / Strategy Impact*



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

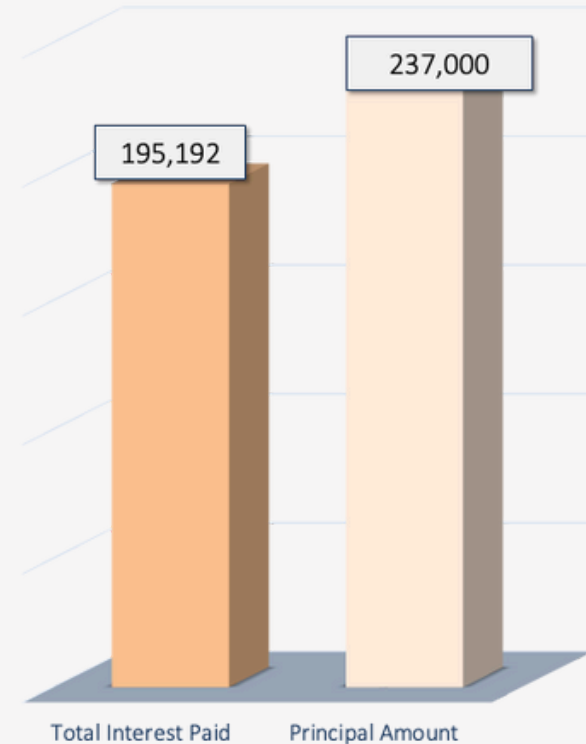
# 19 - RESULTS

SK

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

YOUR STRATEGY  
DEBT ORDER AND  
TOTAL PAYMENT  
AMOUNT FOR EACH  
MONTH

*Principal Vs Interest*



*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	Paid Off		
Mar-26	Nov-26	Nov-36	Oct-33	Oct-28		

# 20 - RESULTS

SK

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?

SK

- 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	November-23	\$ 473.00
2	December-23	\$ 723.00
3	January-24	\$ 723.00
4	February-24	\$ 723.00
5	March-24	\$ 723.00
6	April-24	\$ 723.00
7	May-24	\$ 723.00
8	June-24	\$ 723.00
9	July-24	\$ 723.00
10	August-24	\$ 723.00
11	September-24	\$ -
12	October-24	\$ -
13	November-24	\$ -
14	December-24	\$ -
15	January-25	\$ -
16	February-25	\$ -
17	March-25	\$ -
18	April-25	\$ -
19	May-25	\$ -
20	June-25	\$ -
21	July-25	\$ -
22	August-25	\$ 3,000.00
23	September-25	\$ -
24	October-25	\$ -
25	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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