



SpreadWiseCoTM

Spreadsheets Reimagined

SAVINGS & DEBT BUDGET GUIDE

5.0 - 11/28/2024

BUILT WITH
MICROSOFT
EXCEL



ABOUT THIS GUIDE

These tools are designed to be easy to use, with minimal inputs from you, and many outputs from us.

Follow each tool guide closely. There are normally only a few true steps within the guide, but the rest is information to help you along the way.

GUIDE LEGEND

GUIDE POINTERS

NEED TO KNOW

NICE TO KNOW

FOR THOSE READY TO JUMP IN QUICKLY



YOU CAN SKIP
AND COME
BACK



DON'T SKIP!

**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.

OUR COLOR PALLET LEGEND

*KEY OUTPUTS
HIGHLIGHTED

USER FIELDS

USER FIELDS,
AUTOMATED MENUS

*THE CELLS THAT DO
THE WORK

FOCUS OF THE FILE
AND THE TABS

CHARTS: THE
DASHBOARD STORY

*ADDITIONAL COLORS MAY BE USED WHERE NEEDED

IN YOUR PRODUCT 'ABOUT' TAB

DSK

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

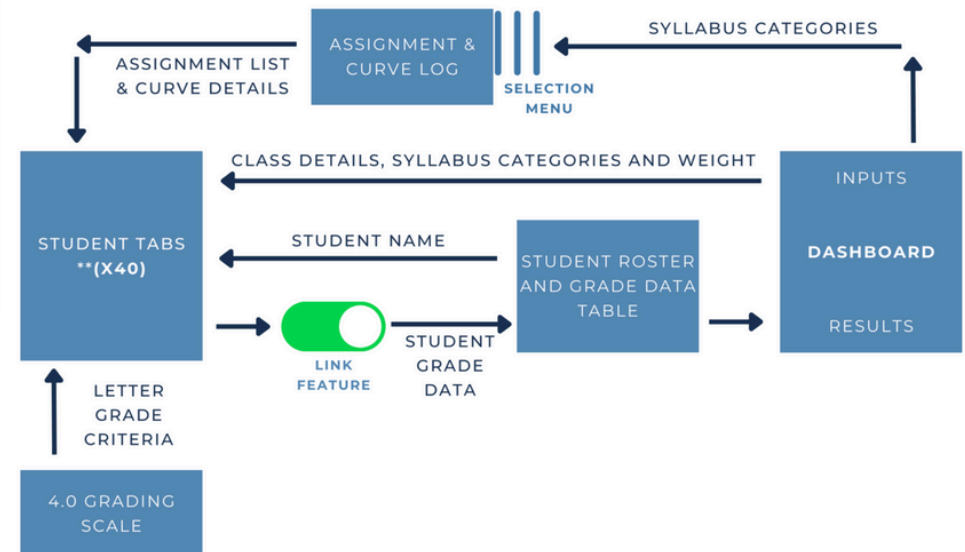
WE PROVIDE A HIGH LEVEL FLOW CHART FOR EVERY TOOL FOR A QUICK REFERENCE OF HOW IT ALL WORKS!

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)

PRODUCT FEATURES & LEARNING TIME

PRODUCT FEATURES



DETAILED **BUDGET BREAKDOWN** FOR EACH BUDGET CATEGORY



INSIGHT INTO YOUR **CURRENT BUDGET** AND SPENDING, VS **WHAT IT COULD BE** IF YOU IMPLEMENT YOUR SAVINGS OPPORTUNITIES



REAL ESTATE, SAVINGS & INVESTMENTS, LOANS, CREDIT CARDS, SUBSCRIPTIONS, AND OTHER EXPENSES



FOUR INTEGRATED **CURRENCIES** (*USD, EUR, GBP, CAD*)



ABILITY TO **FIND SAVINGS** OPPORTUNITIES FOR EVERY BUDGET LINE ITEM



BUILT IN **GUIDE NOTES**



SUMMARIZED **BUDGET SNAPSHOT** BY CATEGORY



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

TABS, GUIDES, COMPATABILITY

TABS & GUIDES



REAL ESTATE
OWN



SUBSCRIPTIONS



OTHER
LOANS



BUDGET
DASHBOARD



PDF GUIDE



REAL ESTATE
RENT



SAVINGS &
INVESTMENTS



OTHER
EXPENSES



TOOL FLOW
CHART



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)

COMPATABILITY



BUILT WITH EXCEL 365 FOR MAC



2016 OR NEWER VERSIONS OF EXCEL



EXCEL VERSIONS OLDER THAN 2016'



MOBILE VERSIONS OF EXCEL



GOOGLE SHEETS

*Enjoy Your
Dashboard!*

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

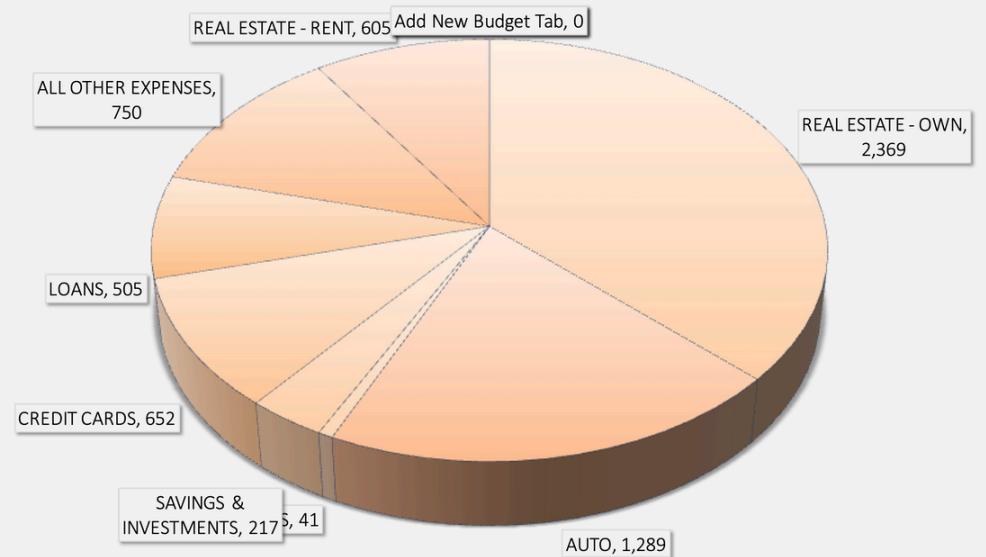
USD

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



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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	

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

4 - ALL OTHER DEBT TABS

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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.

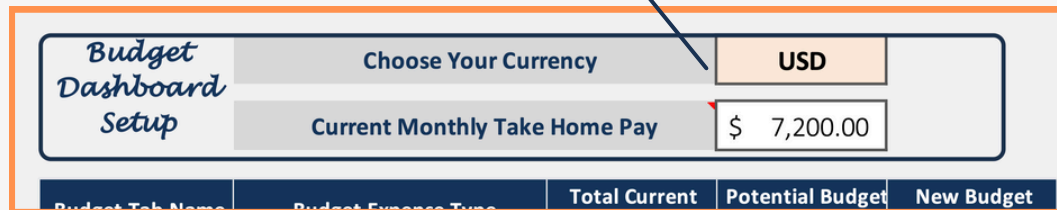
Description	Cost Each Time It's Paid	How Many Times Do You Pay This Each Year? (Each Week = 52)	Total Annual Cost	Monthly Cost	Potentially Reduce By This Amount Each Month	Cut Total Cost?	Total Budget Cuts
Disney Plus	\$ 7.99	12	\$ 95.88	\$ 7.99	\$ -	Yes	\$ 7.99
Peacock	\$ 4.00	12	\$ 48.00	\$ 4.00	\$ -	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	\$ -
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	\$ -		\$ -	\$ -	\$ -	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.



The screenshot shows a 'Budget Dashboard Setup' form. It has two rows of input fields. The first row is 'Choose Your Currency' with a dropdown menu showing 'USD'. The second row is 'Current Monthly Take Home Pay' with a text input field containing '\$ 7,200.00'. Below the form is a table with five columns: 'Budget Tab Name', 'Budget Expense Type', 'Total Current', 'Potential Budget', and 'New Budget'. An arrow from the 'ALMOST THERE!' text box points to the 'Choose Your Currency' dropdown menu.

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

\$

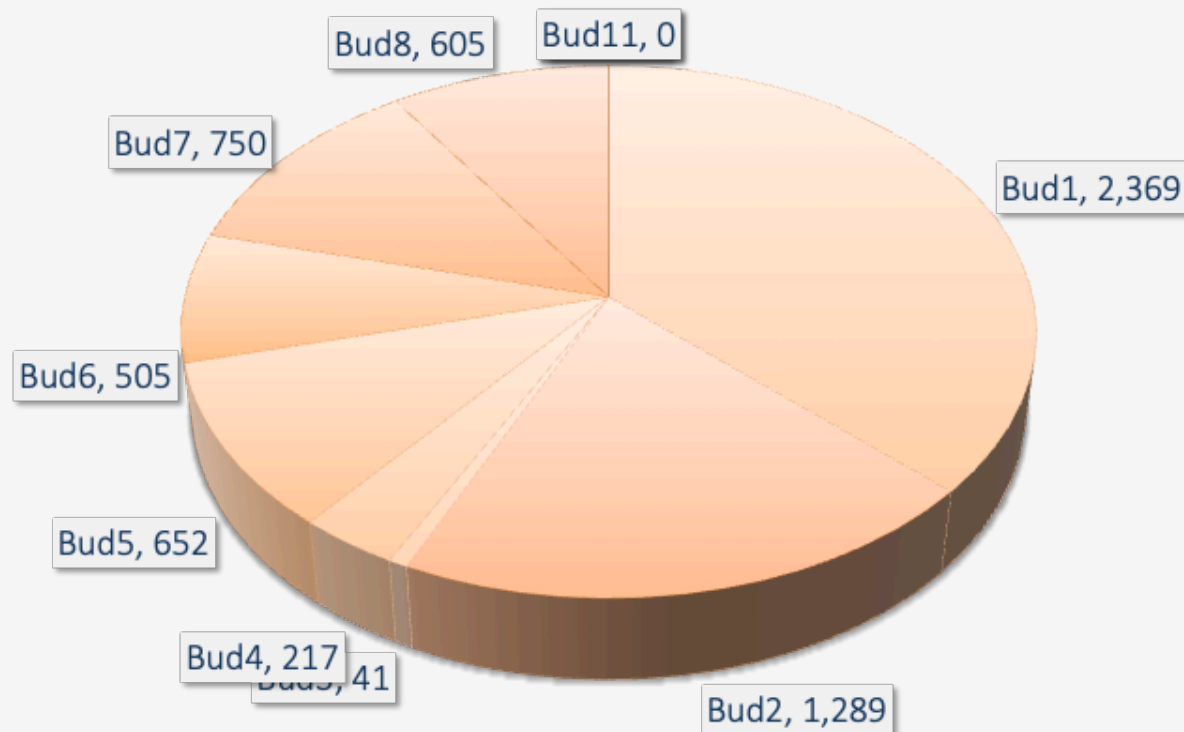
1,601.40

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!

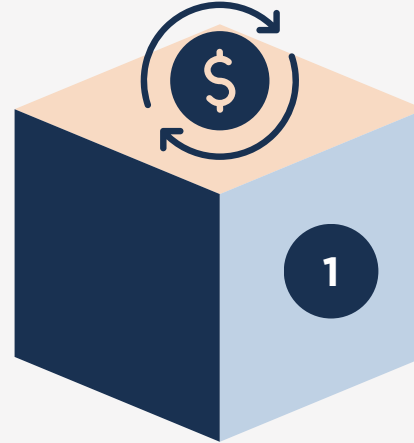
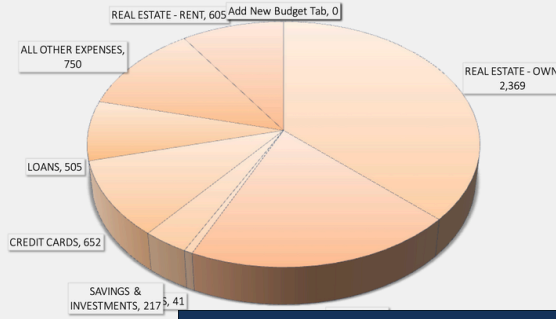
ULTIMATE SAVINGS & DEBT BUDGET

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
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Current Budget & Spending Snapshot



BUILD & REFINE YOUR MONTHLY BUDGET

1

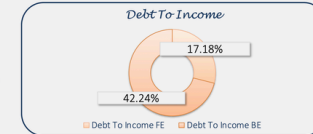
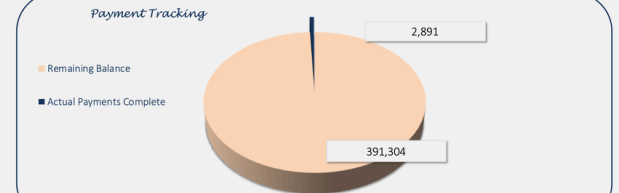
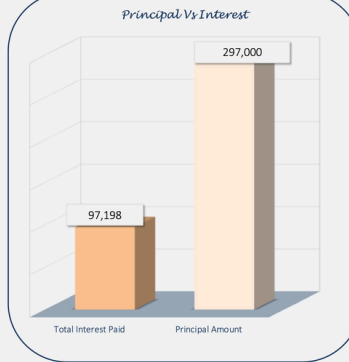
IMPROVE MONTHLY CASH FLOW

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				

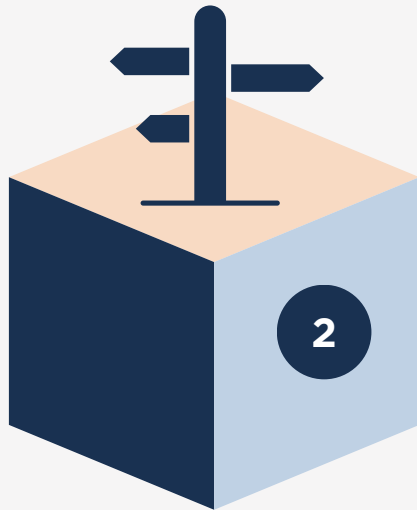
"Paid Off" means that the debt will be paid off through normal payments before reaching that debt within the debt strategy.



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

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DEFINE DEBT REPAYMENT STRATEGY

OPTIMIZE WHERE YOUR CASH GOES & SAVE ON INTEREST

IMPORTANT

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