



SpreadWiseCo™

Spreadsheets Reimagined

PAY DAY, BILL, & EXPENSE SCHEDULE

5.10 - 10/24/2025

INTERACTIVE PDF
GUIDE



BUILT WITH MICROSOFT EXCEL

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PRODUCT FEATURES

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



- ✓ **MULTI - INCOME** BILL PAY DASHBOARD
- ✓ **FLEXIBLE PAY PERIOD** SETUP
- ✓ **COMPREHENSIVE BILL & EXPENSE** MANAGEMENT
- ✓ **AUTOMATED BILL PAY** SCHEDULING
- ✓ **DIGITAL CHECKBOOK** BALANCING & CASH FLOW
- ✓ **AUTOMATED BILL & PAY** CALENDAR
- ✓ **VISUAL BILL PAYMENT** CUES



- ✓ **BUILT IN GUIDANCE** NOTES
- ✓ **FOUR INTEGRATED** CURRENCIES (*USD, EUR, GBP, CAD*)



LEARNING CURVE & GUARANTEE

LEARNING CURVE

THIS DASHBOARD'S
ESTIMATED LEARNING
CURVE & SETUP TIME



TOOLS TO HELP



INTERACTIVE PDF
INSTRUCTION GUIDE



DETAILED PRODUCT
TUTORIALS



SpreadWiseCo **LEARN**

MICRO-TUTORIALS FOR STANDARD
FEATURES AND FUNCTIONS



OUR GUARANTEE



LOVE IT OR REQUEST A
REFUND. PERIOD.



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



FILES & TABS

FILES



MS EXCEL
WORKBOOK



PRODUCT PDF GUIDE

WORKBOOK TABS



BILLS & EXPENSES



PAY SCHEDULES (*X3)



INCOME & PAY PERIODS



AUTOMATED PAY DAY & BILL
CALENDAR

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

Enjoy Your Dashboard!



SPREADWISECO LEARN

MICRO TUTORIALS FOR FAQ

CLICK THE LOGOs 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



Using the Signature Link Feature to Link & Unlink Tabs In Your Workbook



See Our Other
Tutorials



QUICK NOTES ABOUT THIS GUIDE

GUIDE TEXT BOXES

NEED TO
KNOW

NICE TO
KNOW

SK

YOU CAN SKIP
AND COME BACK

DSK

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.

INTERACTIVE TOOL BAR

WEBSITE

YOUTUBE
CHANNEL

ETSY
SHOP

SPREADWISECO
LEARN

TABLE OF
CONTENTS

PAGE SKIP / DON'T
SKIP FLAG
(SEE ABOVE)

LINKS



LEARN



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
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		\$ -

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"

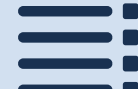
Recurring Bills / Expenses				
Income (1 or 2)	Bill / Expense Description	Due Day of Month	Total Due	
Income One	Recurring 1	1	\$	10.00
Income One	Recurring 2	4	\$	15.00
Income One	Recurring 3	7	\$	20.00
Income One	Recurring 4	10	\$	25.00
Income One	Recurring 5	13	\$	30.00
Income One	Recurring 6	16	\$	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		\$	-
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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		\$	-



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		\$	-
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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		\$	-



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

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

WEEKLY OR BI-WEEKLY

3.) SET YOUR 1ST PAY DATE.

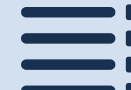
- THIS WILL PRESET 30 PAY DATES, WHICH WILL BE USED IN YOUR CALENDAR AND PAY SCHEDULE TABS

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	12/6/24 12/13/24 12/20/24 12/27/24 1/3/25 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	Pay Dates 12/15/24 12/31/24 1/15/25 1/31/25 2/15/25	Pay Dates 12/15/24 12/31/24 1/15/25 1/31/25 2/15/25		



BILL PAY SCHEDULE SETUP

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

\$500.00

Additional Pay

Total Pay

\$500.00

10/15/24

10/28/24

Pay

\$500.00

Additional Pay

\$ -

Total Pay

\$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

LINKS



LEARN



DSK

BILL SCHEDULE

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																																																																																																																																																																																																																																																																																																									
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<td></td> <td>\$10.00</td> </tr> <tr> <td>Income One</td> <td>Recurring 2</td> <td>4</td> <td>\$ 15.00</td> <td></td> <td>\$15.00</td> <td>\$ -</td> <td></td> <td></td> <td>\$ -</td> <td></td> <td>\$15.00</td> </tr> <tr> <td>Income One</td> <td>Recurring 3</td> <td>7</td> <td>\$ 20.00</td> <td></td> <td>\$20.00</td> <td>\$ -</td> <td></td> <td></td> <td>\$ -</td> <td></td> <td>\$20.00</td> </tr> <tr> <td>Income One</td> <td>Recurring 4</td> <td>10</td> <td>\$ 25.00</td> <td></td> <td>\$25.00</td> <td>\$ -</td> <td></td> <td></td> <td>\$ -</td> <td></td> <td>\$ -</td> </tr> <tr> <td>Income One</td> <td>Recurring 5</td> <td>13</td> <td>\$ 30.00</td> <td></td> <td></td> <td>\$ -</td> <td></td> <td>\$30.00</td> <td>\$ -</td> <td></td> <td>\$ -</td> </tr> <tr> <td>Income One</td> <td>Recurring 6</td> <td>16</td> <td>\$ 35.00</td> <td></td> <td></td> <td>\$ -</td> <td></td> <td>\$35.00</td> <td>\$ -</td> <td></td> <td>\$ -</td> </tr> <tr> <td>Income One</td> <td>Recurring 7</td> <td>19</td> <td>\$ 40.00</td> <td></td> <td></td> <td>\$ -</td> <td></td> <td>\$40.00</td> <td>\$ -</td> <td></td> <td>\$ -</td> </tr> <tr> <td>Income One</td> <td>Recurring 8</td> <td>22</td> <td>\$ 45.00</td> <td></td> <td></td> <td>\$ -</td> <td></td> <td>\$45.00</td> <td>\$ -</td> <td></td> <td>\$ -</td> </tr> <tr> <td>Income One</td> <td>Recurring 9</td> <td>25</td> <td>\$ 50.00</td> <td></td> <td></td> <td>\$ -</td> <td></td> <td></td> <td>\$ -</td> <td></td> <td>\$50.00</td> </tr> <tr> <td>Income One</td> <td>Recurring 10</td> <td>28</td> <td>\$ 55.00</td> <td></td> <td>\$55.00</td> <td>\$ -</td> <td></td> <td></td> <td>\$ -</td> <td></td> <td>\$55.00</td> </tr> <tr> <td>Income One</td> <td>Recurring 11</td> <td>Every Pay Period</td> <td>\$ 60.00</td> <td></td> <td>\$60.00</td> <td>\$ -</td> <td></td> <td>\$60.00</td> <td>\$ -</td> <td></td> <td>\$60.00</td> </tr> <tr> <td>Income One</td> <td>Recurring 12</td> <td>Every Pay Period</td> <td>\$ 65.00</td> <td></td> <td>\$65.00</td> <td>\$ 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-		\$20.00	Income One	Recurring 4	10	\$ 25.00		\$25.00	\$ -			\$ -		\$ -	Income One	Recurring 5	13	\$ 30.00			\$ -		\$30.00	\$ -		\$ -	Income One	Recurring 6	16	\$ 35.00			\$ -		\$35.00	\$ -		\$ -	Income One	Recurring 7	19	\$ 40.00			\$ -		\$40.00	\$ -		\$ -	Income One	Recurring 8	22	\$ 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		\$ -			\$ -			\$ -		\$ -
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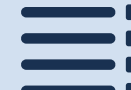


PAY PERIOD BILL VS PAY CONFLICT

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.



PAY PERIOD BILL TRACKING

6/27/25											
7/10/25											
Pay	Total Pay										
\$400.00	\$400.00										
Additional Pay											
<table border="1"> <tr> <td>Account 1</td> <td>\$ -</td> </tr> <tr> <td>Account 2</td> <td>\$ -</td> </tr> <tr> <td>Account 3</td> <td>\$ -</td> </tr> <tr> <td>Account 4</td> <td>\$ -</td> </tr> <tr> <td>Total Current Balance</td> <td>\$0.00</td> </tr> </table>		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 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



Summary

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

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

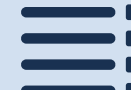
IF YOU PAID A BILL EARLY, OR WANT TO SHIFT A BILL TO THE NEXT PAY PERIOD, YOU CAN USE THE MANUAL BILL OVERRIDE COLUMN.

PAID EARLY

- SET TO \$0

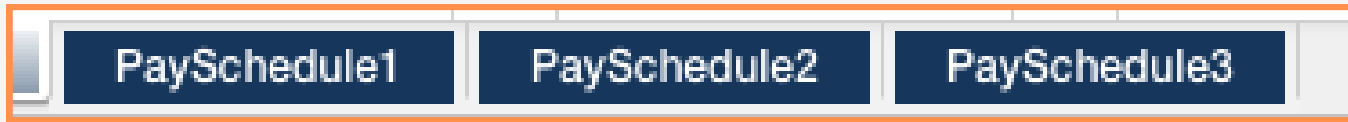
SHIFT TO NEXT PAY PERIOD

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

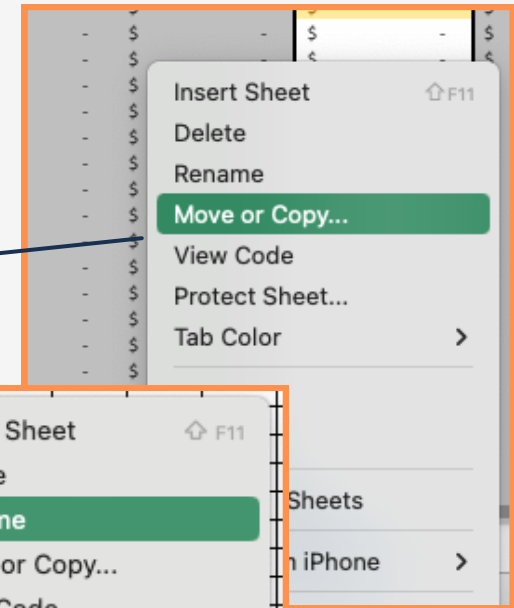


THE PAY DATES FOR ALL INCOMES WILL AUTO POPULATE IN THE TABLE AND IN THE CALENDAR, BASED ON THE CALENDAR MONTH SELECTION

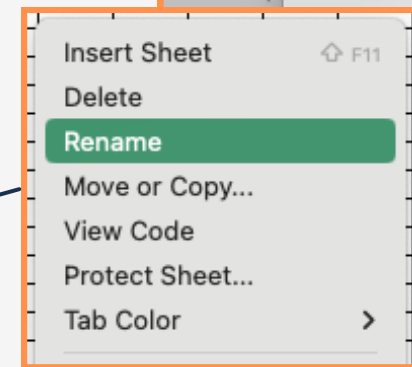
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1.) RIGHT CLICK ON A PAY SCHEDULE TAB & MAKE A COPY, OR HOWEVER MANY COPIES YOU NEED.



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



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