



SpreadWiseCo™

Spreadsheets Reimagined

PAY DAY & BILL PAY SCHEDULE GUIDE

5.7 - 1/22/2025

BUILT WITH
MICROSOFT
EXCEL



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)

IN YOUR PRODUCT 'ABOUT' TAB

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

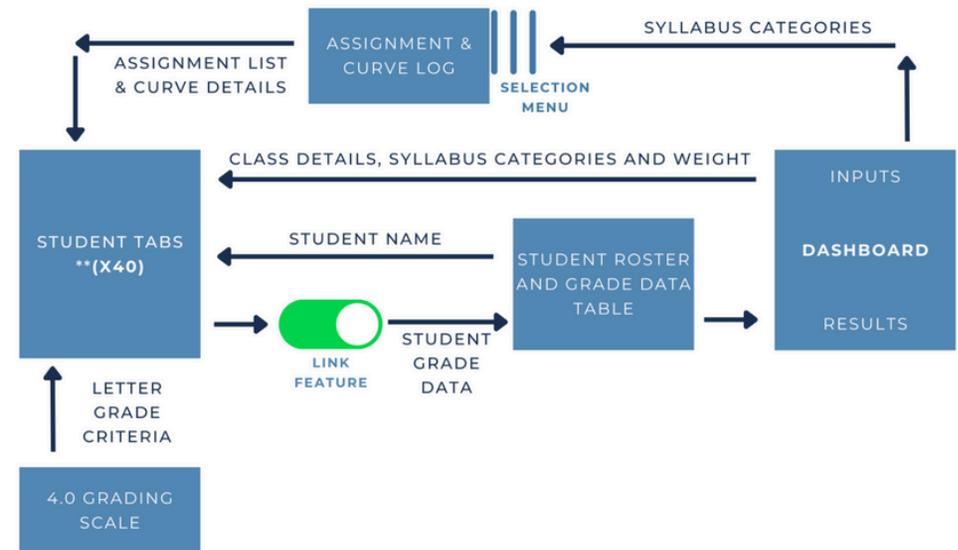
WE PROVIDE A HIGH LEVEL FLOW CHART FOR EVERY TOOL FOR A QUICK REFERENCE OF HOW IT ALL WORKS!

STUDENT GRADEBOOK AND ASSIGNMENT DASHBOARD

REVISION: 4.5

- Password** Tabs are **locked** to prevent accidental errors to formulas:
Password Key: "swc"
- Tool Inputs** **Your Inputs** are the White Boxes With A Border!
- Tool Inputs** Peach boxes are **drop down menus**
- PDF Guide** ****Use the downloaded guides to help you through the tool. You can Also visit our website anytime to view & download the**
- Site Link** <https://spreadwiseco.com/>
- Google Sheets** This Dashboard is Not optimized for use with Google Sheets.
- Support** ****For support, message us on Etsy directly from your order, or send an email to Sales@SpreadWiseCo.com. Pictures are**
- 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

- ✓ WEEKLY, BI-WEEKLY, OR ANY OTHER PAY PERIOD TYPE
- ✓ SET UP **THREE** DIFFERENT INCOMES
- ✓ CHOOSE WHICH INCOME PAYS WHICH BILLS & EXPENSES
- ✓ UP TO **5** PAY PERIODS ON EACH PAY SCHEDULE TAB
- ✓ ADDITIONAL INCOME INPUT FOR EACH PAY PERIOD
- ✓ UP TO **60** BILLS & EXPENSES
- ✓ SET ANY BILL OR EXPENSE TO OCCUR **MONTHLY** OR **EVERY** PAY PERIOD
- ✓ AUTOMATIC **BILL PAY** SCHEDULE
- ✓ SHIFT BILLS & EXPENSES **FORWARD** OR **BACK**
- ✓ CHECKING ACCOUNT **BALANCING**
- ✓ AUTOMATIC **BILL & PAY DAY** CALENDAR
- ✓ BILL PAY **HISTORY**
- ✓ **INSIGHT** INTO WHEN YOUR BILLS **EXCEED** YOUR PAY!
- ✓ FOUR INTEGRATED **CURRENCIES** (*USD, EUR, GBP, CAD*)
- ✓ 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



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
- ✓ INCOME & PAY PERIODS
- ✓ PAY SCHEDULES (*X3)
- ✓ AUTOMATED PAY DAY & BILL CALENDAR
- ✓ PDF GUIDE
- ✓ 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!*

1 - GETTING STARTED



THIS JOURNEY BEGINS BY SETTING UP YOUR BILLS & EXPENSES

BILLS & EXPENSES				
Choose Your Currency		USD		
Income (1 or 2)	Bill / Expense Description	Due Day of Month		Total Due
Income One	Bill 1	1	\$	10
Income One	Bill 2	4	\$	15
Income One	Bill 3	7	\$	20
Income One	Bill 4	10	\$	25
Income One	Bill 5	13	\$	30
Income One	Bill 6	16	\$	35
Income One	Bill 7	19	\$	40
Income One	Bill 8	22	\$	45
Income One	Bill 9	25	\$	50
Income One	Bill 10	28	\$	55
Income One	Bill 11	Every Pay Period	\$	60
Income One	Bill 12	Every Pay Period	\$	65
Income One	Bill 13	21	\$	70
Income One	Bill 14		\$	-
Income One	Bill 15		\$	-
Income One	Bill 16		\$	-
Income One	Bill 17		\$	-
Income One	Bill 18		\$	-
Income One	Bill 19		\$	-
Income One	Bill 20		\$	-
Income One	Bill 21		\$	-
Income One	Bill 22		\$	-
Income One	Bill 23		\$	-
Income One	Bill 24		\$	-
Income One	Bill 25		\$	-
Income One	Bill 26		\$	-
Income One	Bill 27		\$	-
Income One	Bill 28		\$	-
Income One	Bill 29		\$	-
Income One	Bill 30		\$	-

Every Pay Period
1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29

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

BILLS & EXPENSES				
Choose Your Currency		USD		
Income (1 of 2)	Bill / Expense Description	Due Day of Month	Total Due	Every Pay Period
Income One	Bill 1	1	\$	10
Income One	Bill 2	4	\$	15
Income One	Bill 3	7	\$	20
Income One	Bill 4	10	\$	25
Income One	Bill 5	13	\$	30
Income One	Bill 6	16	\$	35
Income One	Bill 7	19	\$	40
Income One	Bill 8	22	\$	45
Income One	Bill 9	25	\$	50
Income One	Bill 10	28	\$	55
Income One	Bill 11	Every Pay Period	\$	60
Income One	Bill 12	Every Pay Period	\$	65
Income One	Bill 13	21	\$	70
Income One	Bill 14		\$	-
Income One	Bill 15		\$	-
Income One	Bill 16		\$	-
Income One	Bill 17		\$	-
Income One	Bill 18		\$	-
Income One	Bill 19		\$	-
Income One	Bill 20		\$	-
Income One	Bill 21		\$	-
Income One	Bill 22		\$	-
Income One	Bill 23		\$	-
Income One	Bill 24		\$	-
Income One	Bill 25		\$	-
Income One	Bill 26		\$	-
Income One	Bill 27		\$	-
Income One	Bill 28		\$	-
Income One	Bill 29		\$	-
Income One	Bill 30		\$	-

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

JUST SET THE DUE DAY TO "EVERY PAY PERIOD"

3 - INCOMES



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					

4 - 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	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

10/1/24

to 1/1/25

1/1/25

5 - BILL SCHEDULE



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

PAY DATES, BILL, & EXP

Pay Schedule Setup

	10/1/24	10/8/24	
	10/7/24	10/14/24	
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	\$ 250.00		

Pay	Additional Pay	Total Pay
\$250.00	<input type="text"/>	\$250.00

Pay	Additional Pay	Total Pay
\$250.00	\$ -	\$250.00

Pay
\$250.00

Balance Your Checking

	Checking	Checking	
	\$ -	\$ -	
Bill Total	Bills Paid	Bill Total	Bills Paid
\$170.00	\$0.00	\$180.00	\$0.00
Cash Available	\$80.00	Cash Available	\$70.00

	Pay Period Type			
	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
Income One	Bill 1	1	\$ 10.00		\$10.00	\$ -			\$ -	
Income One	Bill 2	4	\$ 15.00		\$15.00	\$ -			\$ -	
Income One	Bill 3	7	\$ 20.00		\$20.00	\$ -			\$ -	
Income One	Bill 4	10	\$ 25.00			\$ -		\$25.00	\$ -	
Income One	Bill 5	13	\$ 30.00			\$ -		\$30.00	\$ -	
Income One	Bill 6	16	\$ 35.00			\$ -			\$ -	
Income One	Bill 7	19	\$ 40.00			\$ -			\$ -	
Income One	Bill 8	22	\$ 45.00			\$ -			\$ -	
Income One	Bill 9	25	\$ 50.00			\$ -			\$ -	
Income One	Bill 10	28	\$ 55.00			\$ -			\$ -	
Income One	Bill 11	Every Pay Period	\$ 60.00		\$60.00	\$ -		\$60.00	\$ -	
Income One	Bill 12	Every Pay Period	\$ 65.00		\$65.00	\$ -		\$65.00	\$ -	
Income One	Bill 13	21	\$ 70.00			\$ -			\$ -	
Income One	Bill 14		\$ -			\$ -			\$ -	
Income One	Bill 15		\$ -			\$ -			\$ -	
Income One	Bill 16		\$ -			\$ -			\$ -	
Income One	Bill 17		\$ -			\$ -			\$ -	
Income One	Bill 18		\$ -			\$ -			\$ -	
Income One	Bill 19		\$ -			\$ -			\$ -	
Income One	Bill 20		\$ -			\$ -			\$ -	
Income One	Bill 21		\$ -			\$ -			\$ -	
Income One	Bill 22		\$ -			\$ -			\$ -	
Income One	Bill 23		\$ -			\$ -			\$ -	
Income One	Bill 24		\$ -			\$ -			\$ -	
Income One	Bill 25		\$ -			\$ -			\$ -	

6 - PAY PERIOD BILL VS PAY CONFLICT



10/29/24		
11/11/24		
Pay	Additional Pay	
\$250.00	\$ -	
Total Pay		
\$250.00		
Checking	\$ -	
Bill Total	Bills Paid	
\$385.00	\$0.00	
Cash Available	-\$135.00	
Manual Bill Override	Pay Period Bills	Bill Pay Tracking
	\$10.00	\$ -
	\$15.00	\$ -
	\$20.00	\$ -
	\$25.00	\$ -
	\$30.00	\$ -
	\$35.00	\$ -
	\$40.00	\$ -
	\$45.00	\$ -
	\$50.00	\$ -
	\$55.00	\$ -
	\$60.00	\$ -
		\$ -

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.

7 - PAY PERIOD BILL TRACKING



10/1/24		
10/14/24		
Pay	Additional Pay	Total Pay
\$1,100.00		\$1,100.00
Checking	\$ -	
Bill Total	Bills Paid	
\$595.00	\$0.00	
Cash Available	\$505.00	
Manual Bill Override	Pay Period Bills	Bill Pay Tracking
	\$10.00	\$ -
	\$15.00	\$ -
	\$20.00	\$ -
	\$25.00	\$ -
	\$30.00	\$ -
	\$35.00	\$ -
	\$40.00	\$ -

THIS IS THE AUTOMATED PAY PERIOD

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

YOUR CASH BALANCE IS CURRENTLY BASED ON YOUR PAY DETAILS ONLY.
THIS WILL CHANGE ONCE YOU ADD IN YOUR CHECKING BALANCE

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

8 - BILL PAY AND CHECKING



10/29/24		
11/11/24		
Pay	Additional Pay	Total Pay
\$250.00	\$ -	\$250.00
<hr/>		
Checking	\$ -	
Bill Total	Bills Paid	
\$385.00	\$0.00	
Cash Available	-\$135.00	
<hr/>		
Manual Bill Override	Pay Period Bills	Bill Pay Tracking
	\$10.00	\$ -
	\$15.00	\$ -
	\$20.00	\$ -
	\$25.00	\$ -
	\$30.00	\$ -
	\$25.00	\$ -

UPDATE YOUR CHECKING BALANCE ONCE YOU GET PAID, THEN AS YOU PAY YOUR BILLS

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

9 - MANUALLY SHIFTING BILLS



Checking	\$	-
Bill Total	Bills Paid	
\$570.00	\$0.00	
Cash Available	\$530.00	
Manual Bill Override	Pay Period Bills	Bill Pay Tracking
	\$10.00	\$ -
	\$15.00	\$ -
	\$20.00	\$ -
\$ -	\$0.00	\$ -
	\$30.00	\$ -
	\$35.00	\$ -
	\$40.00	\$ -
	\$45.00	\$ -
	\$50.00	\$ -
	\$55.00	\$ -
	\$60.00	\$ -
	\$65.00	\$ -
	\$70.00	\$ -
	\$75.00	\$ -
		\$ -
		\$ -
		\$ -

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 PERIOD OVERRIDE COLUMN

10 - BILL PAY CALENDAR



CHOOSE THE MONTH AND YEAR FOR YOUR CALENDAR

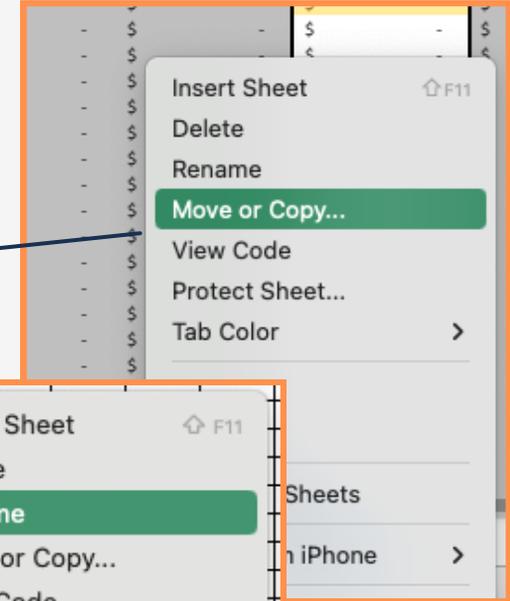
THE PAY DATES FOR BOTH INCOMES WILL AUTO POPULATE HERE. BOTH INCOME PAY DAYS WILL POPULATE ON THE CALENDAR, BASED ON THE MONTH SELECTED

PAY DATES & BILL CALENDAR							NOVEMBER 2024			
CALENDAR YEAR		CALENDAR MONTH					PAY DATES		PAY DATES	
2024		NOVEMBER								
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY				
					01 Bill 1	02 Bill 2	10/1/24			
							10/15/24			
							10/29/24			
							11/12/24	12		
							11/26/24	26		
03 Bill 3	04 Bill 4	05 Bill 5	06 Bill 6	07 Bill 7	08 Bill 8	09 Bill 9	12/10/24			
							12/24/24			
							1/7/25			
							1/21/25			
10 Bill 10	11 Bill 11	12 Bill 12	13 Bill 13	14 Bill 14	15 Bill 15	16 Bill 16	2/4/25			
							2/18/25			
							3/4/25			
							3/18/25			
							4/1/25			
							4/15/25			
							4/29/25			
							5/13/25			
							5/27/25			
24	25	26 Income 1	27	28	29	30	6/10/25			
							6/24/25			
							7/8/25			
							7/22/25			

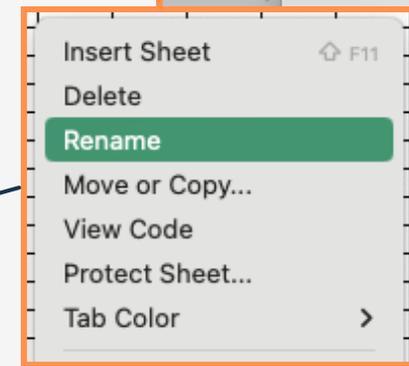
11 - ADDING PAY SCHEDULE TABS



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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