SpreadWiseCo™

Spreadsheets Reimagined

DEBT PAYOFF & STRATEGY DASHBOARD

5.1 - 10/24/2025

INTERACTIVE PDF GUIDE

BUILT WITH MICROSOFT EXCEL

TABLE OF CONTENTS

GENERAL

SETUP YOUR DASHBOARD

PRODUCT FEATURES

SUPPORTS 50 DEBTS IN ONE DASHBOARD

- COMPREHENSIVE **DEBT STRATEGY** DASHBOARD
- SIGNATURE **DEBT LINK / UNLINK** FEATURE
- AUTOMATED **DEBT TO INCOME** MONITORING
- DETAILED **DEBT BREAKDOWN & TRACKING**
- AUTOMATED **NET WORTH** TRACKING
- **LIFETIME** ADAPTABILITY
- **FLEXIBLE PAYMENT** TRACKING SYSTEM

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

GUIDE

LEARNING CURVE & GUARANTEE

LEARNING CURVE

THIS DASHBOARD'S ESTIMATED LEARNING CURVE & SETUP TIME

	SAVVY			BEGINNER	
.5HR	1HR	2HR	3HR	6HR	12HR

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.

GUIDE

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

- DEBT TRACKERS ***(*X5)***
- DEBT STRATEGY DASHBOARD
- DEBT STRATEGY TABLE & SUMMARY

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

Enjoy Your Dashboard!

GUIDE

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

LEARN

See Our Other Tutorials

GUIDE

QUICK NOTES ABOUT THIS GUIDE

GUIDE TEXT BOXES

NEED TO KNOW

NICE TO KNOW

FOR THOSE READY TO JUMP IN QUICKLY

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

ETSY SHOP

YOUTUBE CHANNEL

SPREADWISECO LEARN

TABLE OF CONTENTS

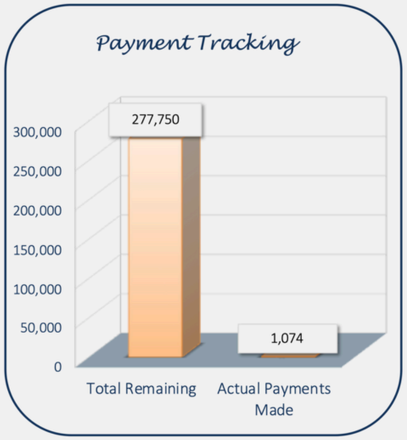
PAGE SKIP / DON'T SKIP FLAG (SEE ABOVE)

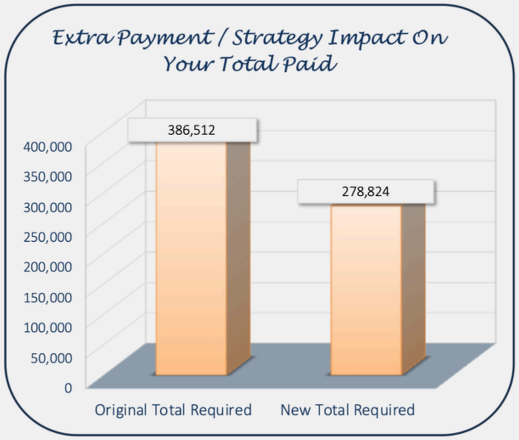
GETTING STARTED

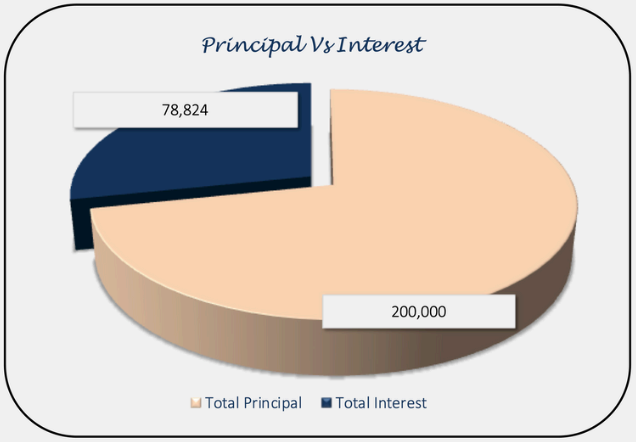
THIS JOURNEY BEGINS WITH THE DEBT TRACKERS.

DEBT TRACKER: PAYMENT, PAYOFF, AMORTIZATION

House







Debt Setup

USD	DEBT LINK DATA	Debt1	Nov-26	Extra Payment Input	Link to Debt DB
		$ 950.65	Mar-54	$ -	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
House	$ 200,000	5.00%	360	Apr-24	$ 150,000	$ 155,000

Debt Results

Approx Total Payments Required	153	Total Remaining	$ 277,750	Total Principal	$ 200,000	Original Total Required	$ 386,512	Last Payment Month (MM/YY)	New Last Payment Month	Equity
Calculated Payment Amount	$ 1,073.64	Actual Payments Made	$ 1,074	Total Interest	$ 78,824	New Total Required	$ 278,824	Mar-54	Dec-36	$ 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	$ 830.32

DEBT NAME

- 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.

Debt Setup

USD	DEBT LINK DATA	DebtTemplate $ -	Oct-33		Extra Payme $

Debt Inputs

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	$ -	$

Debt Results

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 Paymen

DEBT DETAILS

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

CURRENCY IS AUTO SET USING YOUR DASHBOARD

- 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

Extra Payment Input	Link to Debt DB
$ -	Yes

t Payment Month	Current Principal	Current Market Value

DEBT LINK DATA	DebtTemplate		Extra Payment Input
	$ -	Oct-33	$

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

Debt Setup	USD	DEBT LINK

Debt Inputs	Debt Name	Original Amou
		$ 1

Debt Results			Total Ren
	Approx Total Payments Required	120	
	Calculated Payment Amount	$ 101.25	Actual Pa

- CURRENT PRINCIPAL BALANCE
- CURRENT MARKET VALUE
  - IF NOT APPLICABLE, LEAVE $0
    - EXAMPLE IS A CREDIT CARD

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

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

oan nt	Loan Interest Rate	Loan Term (Months)	1st Payment Month (MM/YYYY)	Current Principal Balance	Current Market Value
0,000	4.00%	120	Nov-23	$ -	$ -

aining	$ 12,149	Total Principal	$ 10,000	Original Total Required	$ 12,149	Last Payment Month (MM/YY)	New Last Payment Month	Equity
ments Made	$ -	Total Interest	$ 2,149	New Total Required	$ 12,149	Oct-33	Oct-33	$ -

Current Payment Amount $ 101.25

MONTHLY PAYMENT TRACKING

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

MONTHLY PAYMENT TRACKING

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)

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

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	$ 250.0
3	January-24	$ 723.00	$ 473.12	$ 723.00	$ 250.00	$ 250.0
4	February-24	$ 723.00	$ 473.12	$ 723.00	$ 250.00	$ 250.0
5	March-24	$ 723.00	$ 473.12	$ 723.00	$ 250.00	$ 250.0
6	April-24	$ 723.00	$ 473.12	$ 723.00	$ 250.00	$ 250.0
7	May-24	$ 723.00	$ 473.12	$ 723.00	$ 250.00	$ 250.0
8	June-24	$ 723.00	$ 473.12	$ 723.00	$ 250.00	$ 250.0
9	July-24	$ 723.00	$ 473.12	$ 723.00	$ 250.00	$ 250.0
10	August-24	$ 723.00	$ 473.12	$ 723.00	$ 250.00	$ 250.0
11	September-24	$ -	$ 473.12	$ 723.12	$ 250.00	$ 250.0
12	October-24	$ -	$ 473.12	$ 723.12	$ 250.00	$ 250.0
13	November-24	$ -	$ 473.12	$ 723.12	$ 250.00	$ 250.0
14	December-24	$ -	$ 473.12	$ 723.12	$ 250.00	$ 250.0
15	January-25	$ -	$ 473.12	$ 723.12	$ 250.00	$ 250.0
16	February-25	$ -	$ 473.12	$ 723.12	$ 250.00	$ 250.0
17	March-25	$ -	$ 473.12	$ 723.12	$ 250.00	$ 250.0
18	April-25	$ -	$ 473.12	$ 723.12	$ 250.00	$ 250.0
19	May-25	$ -	$ 473.12	$ 723.12	$ 250.00	$ 250.0

EXTRA PAYMENT

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

DEBT RESULTS

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

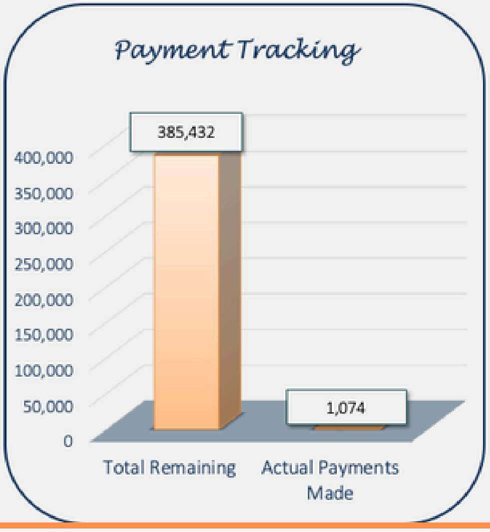
Approx Total Payments Required		120	Total Remaining	$	12,149	Total Principal	$	10,000	Original Total Required	$	12,149	Last Payment Month (MM/YY)	New Last Payment Month	Equity
Calculated Payment Amount	$	101.25	Actual Payments Made	$	-	Total Interest	$	2,149	New Total Required	$	12,149	Oct-33	Oct-33	$ -

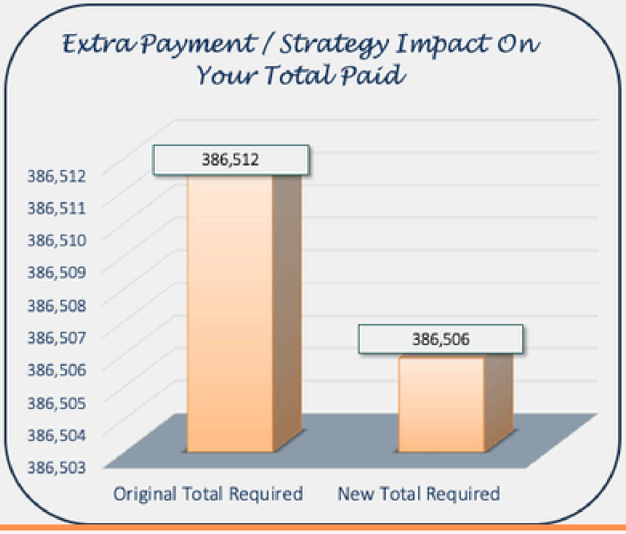
Current Payment Amount	$	101.25

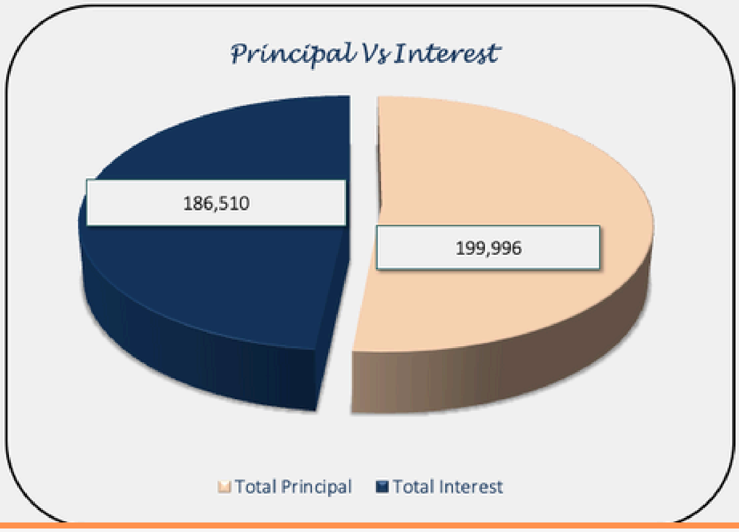
LINKS LEARN GUIDE SK

CHARTS

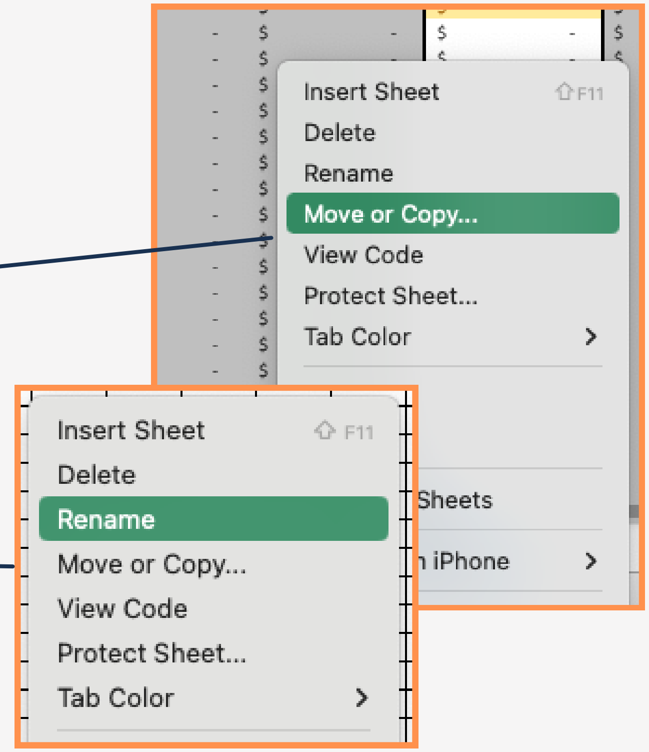
CHARTS ARE A VISUAL REPRESENTATION OF YOUR DEBT FINANCING RESULTS AND/OR YOUR DEBT STRATEGY IMPACT







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		

ADDING DEBT TABS

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

DEBT LINKS

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

LINKS · LEARN · GUIDE · DSK

DASHBOARD SETUP

ALMOST THERE!
SET UP YOUR DASHBOARD INPUTS (DON'T WORRY, YOU CAN CHANGE THEM ANYTIME)

- STARTING EXTRA PAYMENT AMOUNT
- DEBT STRATEGY
  - SEE PAGES 23 - 25 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

DASHBOARD SETUP

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.

DEBT STRATEGIES

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
Mortgage	0		House	$ 200,000	5.00%	$ 1,073.64	$ -	360	Nov-23	Oct-53
	0		Truck	$ 20,000	6.00%	$ 386.66	$ -	60	Nov-23	Oct-28
	0		Credit Card	$ 17,000	15.00%	$ 473.12	$ -	48	Nov-23	Oct-27
	0		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
	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
	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
	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
	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
	0		Add New Debt Tab	Add New Debt	Add New Debt	Add New Debt	$ -	Add New Debt	Add New Debt	Add New Debt

Loan Name	Extra Payment Start	Extra Payment End	Original Total Required	New Total Required	Total Remaining	Actual PaymentS	Total Principal	Total Interest	Approx Total Payments Required	Current Principal Balance
House		Oct-53	$ 386,512	$ 386,506	$ 385,432	$ 1,074	$ 199,996	$ 186,510	360	$ 150,000
Truck		Oct-28	$ 23,199	$ 23,130	$ 22,543	$ 587	$ 19,999	$ 3,131	60	$ 20,000
Credit Card		Oct-27	$ 22,710	$ 22,549	$ 21,875	$ 674	$ 16,999	$ 5,551	48	$ 17,000
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	Link Debt Tab	Link Debt Tab	Link Debt Tab
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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	Add New Debt

DEBT STRATEGIES

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.

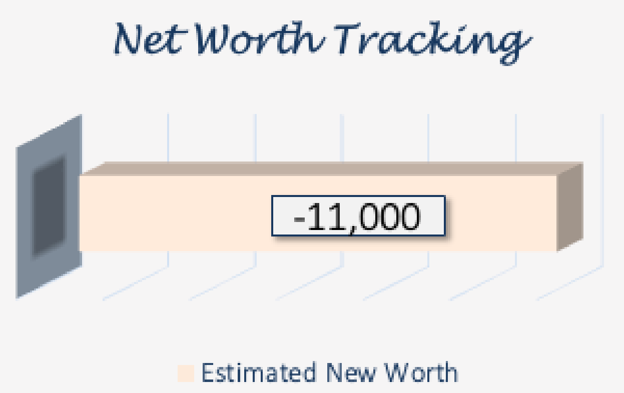
DEBT STRATEGY DATA TABLE & RESULTS

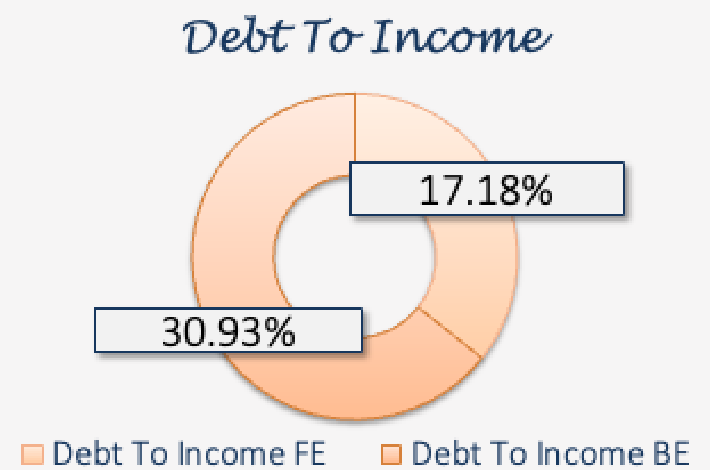
t Tab me	Debt Type	Debt Order	Manual Debt Order	Loan Name	Original Loan Amount	Loan Interest Rate	Payment (Calculated)	Extra Payment	Loan Term (Months)	1st Payment Month	Last Payment Month	Extra Payment Start	Extra Payment End	Original Total Required	New Total Required	Total Remaining	Actual PaymentS	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	Add New Debt	Add New Debt	$ -	Add New Debt	Add New Debt	Add New Debt		Add New Debt	Add New Debt		Add New Debt	Add New Debt	Add New Debt	Add New Debt	Add New Debt

NET WORTH AND DEBT TO INCOME

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.

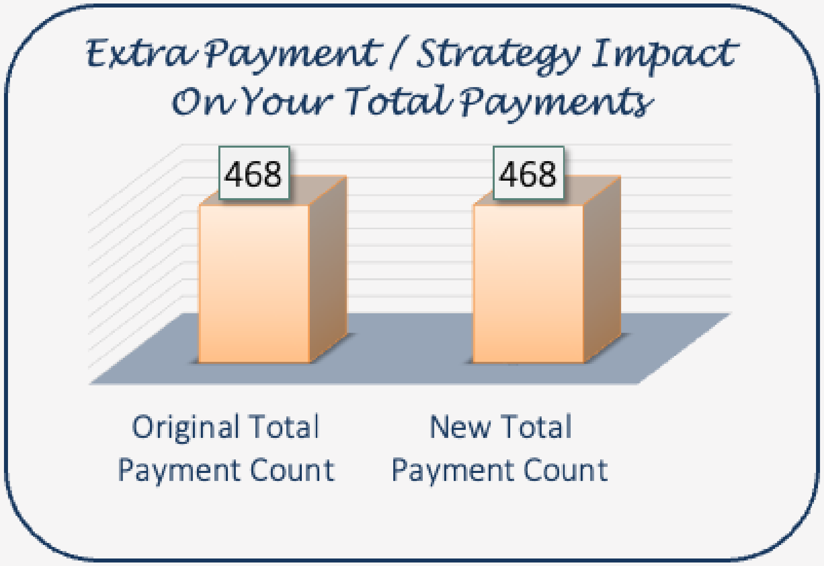
Debt Type
Mortgage



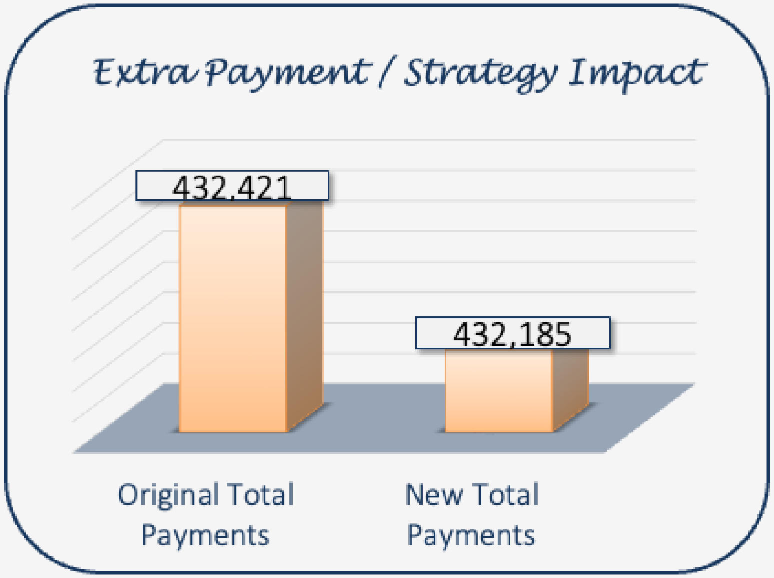


RESULTS

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



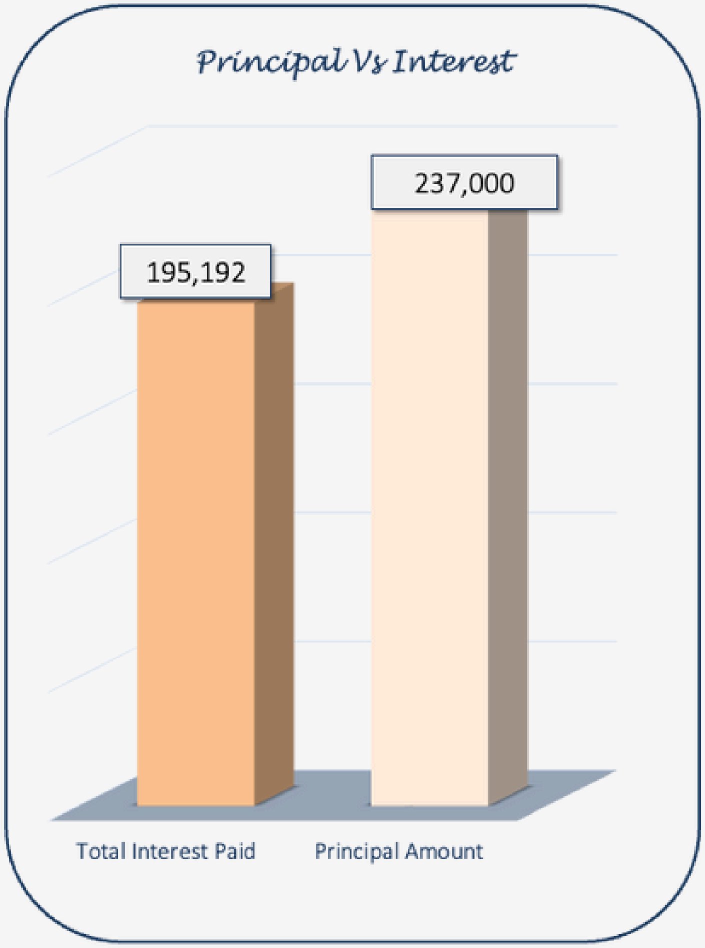
UPDATES FINAL PAYMENT DATE BASED ON DEBT STRATEGY CHOSEN, AND EXTRA PAYMENT AMOUNT.



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

RESULTS

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



YOUR STRATEGY DEBT ORDER AND TOTAL PAYMENT AMOUNT FOR EACH MONTH

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		

RESULTS

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

LINK FEATURE CAPABILITY

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!

LUMP SUMS?

- 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	$ -
26	December-25	$ -
27	January-26	$ -

0% PROMOTION ON A CREDIT CARD?

- 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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