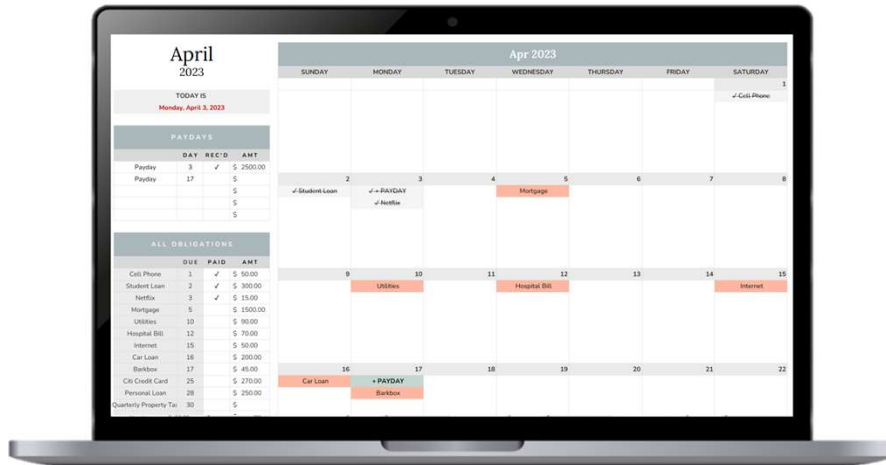# BILL CALENDAR - EXCEL
INSTRUCTIONS

Important Notes

1. This file works best with the fonts it was designed. You can download the free font files LORA and NUNITO by clicking the links on the **Instruction Tab**.

2. This file will only allow you to access cells that should be modified. This ensures no accidental changes are made to formulas that do automatic calculations.

The 15 Tabs

This spreadsheet includes a total of 15 tabs. You can toggle between tabs by clicking the tab buttons at the bottom of the spreadsheet.

INSTRUCTIONS TAB | This tab links you to step-by-step instructions.

SETUP TAB | This is where you'll set up your bills, debts, subscriptions and other monthly payments.

ANNUAL DASHBOARD | The Annual Dashboard provides a real-time summary of your spending to-date. It will automatically update to show you how your spending trends month to month, as well as summaries about your spending by subcategory.

12 MONTHLY TABS - SMART CALENDAR | Each month of your Smart Calendar will help you keep track of your bill and debt payments. All obligations will automatically populate based on your inputs in the Setup Tab. You'll also be able to mark each one as "paid" and enter payment information.

Setup Tab

STEP 1 | SELECT CURRENCY

The default currency is $.

If you'd like to change the currency, simply enter your preferred currency symbol. That will automatically change the currency throughout the sheet.

_____

CURRENCY
Enter your preferred currency symbol. $ is the default.
$

STEP 2 | SELECT CALENDAR START

Select which day of the week you want your calendar to start.

_____

CALENDAR START
Select Sunday or Monday start.
Sunday

STEP 3 | SELECT YEAR

Enter a four digit year for your calendar. This calendar will work for any year and is reusable.

You do NOT need to start at the beginning of the year – just pick up with whatever month you want to begin.

_____

CALENDAR YEAR
Enter a 4 digit year for the calendar.
2023

STEP 4 | SET SUBCATEGORIES & DUE DATES

You can enter up to 20 **BILLS** subcategories starting with "Bills #1." (Most common examples: Rent/Mortgage, Insurance, Internet, Cell Phone, etc.)

For each bill, enter the due day (day of the month only, not full date). When you enter a day for January, the rest of the year will auto-default to the same day. If your due date changes every month, you can modify by deleting that cell and entering a new day.

If you have a bill that is only paid on certain months, you can delete the due dates from the months it is not due.

BILLS & DEBTS SETUP												
Instructions: Enter the due day (day of the month only, not full date) for each of your bills and debts. When you enter a day for January, the rest of the year will auto-default to the same day. If your due date changes every month, you can modify by deleting that cell and entering a new day.												
BILLS	January	February	March	April	May	June	July	August	September	October	November	December
Mortgage	5	5	5	5	5	5	5	5	5	5	5	5
Cell Phone	1	1	1	1	1	1	1	1	1	1	1	1
Utilities	10	10	10	10	10	10	10	10	10	10	10	10
Internet	15	15	15	15	15	15	15	15	15	15	15	15

You'll repeat this process for DEBTS, SUBSCRIPTIONS and OTHER.

Enter up to 15 **DEBT** subcategories starting with "Debt #1." This can include loans or paying down a credit card balance. (Most common examples: Car Loan, Student Loan, Personal Loan, Credit Card, etc.)

Enter up to 15 **SUBSCRIPTIONS** subcategories starting with "Subscription #1." (Most common examples: Entertainment subscriptions like Netflix, Clothing subscriptions, Pet subscriptions, Food box subscriptions, etc.)

Enter up to 10 **OTHER** subcategories starting with "Other #1." This can include monthly, quarterly, biannual or annual obligations that are less common or less frequent like property tax, membership fees, etc.

Remember, if you do have an obligation that is not paid monthly, simply delete the due date from that month for that obligation, and it will only show up for the months it is due.

NOTE: All obligations MUST have different names. Even if you have two separate due dates for a single obligation, they still must be different. (For example, if you have two house payments in a month, you can name them "House Payment 1" and "House Payment 2."

NOTE: If you have an obligation that begins after you have completed setup, you can either come back to the Setup Tab and add it, or there is a place to add extra bills and debts to each month on the Monthly Tabs.

DEBT	January	February	March	April	May	June	July	August	September	October	November	December
Student Loan	2	2	2	2	2	2	2	2	2	2	2	2
Car Loan	16	16	16	16	16	16	16	16	16	16	16	16
Personal Loan	28	28	28	28	28	28	28	28	28	28	28	28
Citi Credit Card	25	25	25	25	25	25	25	25	25	25	25	25

SUBSCRIBTIONS	January	February	March	April	May	June	July	August	September	October	November	December
Netflix	3	3	3	3	3	3	3	3	3	3	3	3
Barkbox	17	17	17	17	17	17	17	17	17	17	17	17

OTHER	January	February	March	April	May	June	July	August	September	October	November	December
Quarterly Property Tax	30			30			30			30		

Annual Dashboard Instructions

The Annual Dashboard is a fully automatic tab, so all data and insight graphs are calculated based on other tabs.

The Annual Dashboard will show you insights about how you spend across categories including monthly trends and averages. You'll also see dynamic insights about your top subcategories.

Smart Calendar – Monthly Tabs

AUTOMATIC FEATURES | Most of the features in your **Monthly Tabs** are automatic and carry over from the inputs in the Setup Tab.

- The calendar will begin either on Sunday or Monday – based on what you designated on the Setup Tab. The year you entered on the Setup Tab will also be reflected automatically.

- All subcategories and due dates that you set up will automatically flow into the Monthly Tabs and be reflected in both the "ALL OBLIGATIONS" list and on the calendar.

- The "ALL OBLIGATIONS" list is organized by due date and includes an option for you to mark them as paid by selecting the ✓ symbol. Once they are marked paid, the bill will get crossed out and turn gray in the calendar.

- Once you have paid a bill, enter the payment amount in the "AMT" column, and that information will flow over to the Annual Dashboard.

April
2023

TODAY IS
Monday, April 3, 2023

PAYDAYS

	DAY	REC'D	AMT
Payday	3	✓	$ 2500.00
Payday	17		$
			$
			$
			$

ALL OBLIGATIONS

	DUE	PAID	AMT
Cell Phone	1	✓	$ 50.00
Student Loan	2	✓	$ 300.00
Netflix	3	✓	$ 15.00
Mortgage	5		$ 1500.00
Utilities	10		$ 90.00
Hospital Bill	12		$ 70.00
Internet	15		$ 50.00
Car Loan	16		$ 200.00
Barkbox	17		$ 45.00
Citi Credit Card	25		$ 270.00
Personal Loan	28		$ 250.00
Quarterly Property Tax	30		$

Apr 2023

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1 — ✓ Cell Phone
2 — ✓ Student Loan	3 — ✓ + PAYDAY, ✓ Netflix	4	5 — Mortgage	6	7	8
9	10 — Utilities	11	12 — Hospital Bill	13	14	15 — Internet
16 — Car Loan	17 — + PAYDAY, Barkbox	18	19	20	21	22

OPTIONAL FEATURE | ADD PAYDAYS TO CALENDAR

At the top left of the tab under "PAYDAYS" you have the option to add up to 5 paydays if you want them to be reflected in the calendar. Simply enter the day of your paydays (just the day, not the full date) and they will automatically appear on the calendar.

Once you are paid, you can select the ✓ symbol. Once paydays are marked paid, they will get crossed out and turn gray in the calendar. If you enter the payment amount in the "AMT" column, it will get reflected in the Annual Dashboard.

OPTIONAL FEATURE | MONTHLY SPECIFIC BILLS OR DEBTS

Under the calendar you have the option to add extra bills or debts that are specific to the month. This area is best used for unexpected bills or debts that come due during the month, after you've already set up your budget. (A common example is receiving a medical bill.)

Simply add the name and the day the bill is due. Only enter the <u>day</u> it is due, not the full date. This will automatically get added to your "ALL OBLIGATIONS" list in order of due date.

MONTHLY SPECIFIC BILLS OR DEBTS	
NAME	DAY DUE
Hospital Bill	12

OPTIONAL FEATURE | SET GOALS OR TO DOs

Under the calendar you can record monthly goals and to dos. During the month, you can mark them complete by selecting the ✓ symbol.

MONTHLY GOALS AND TO DOS

✓ Put hospital bill on monthly payment plan