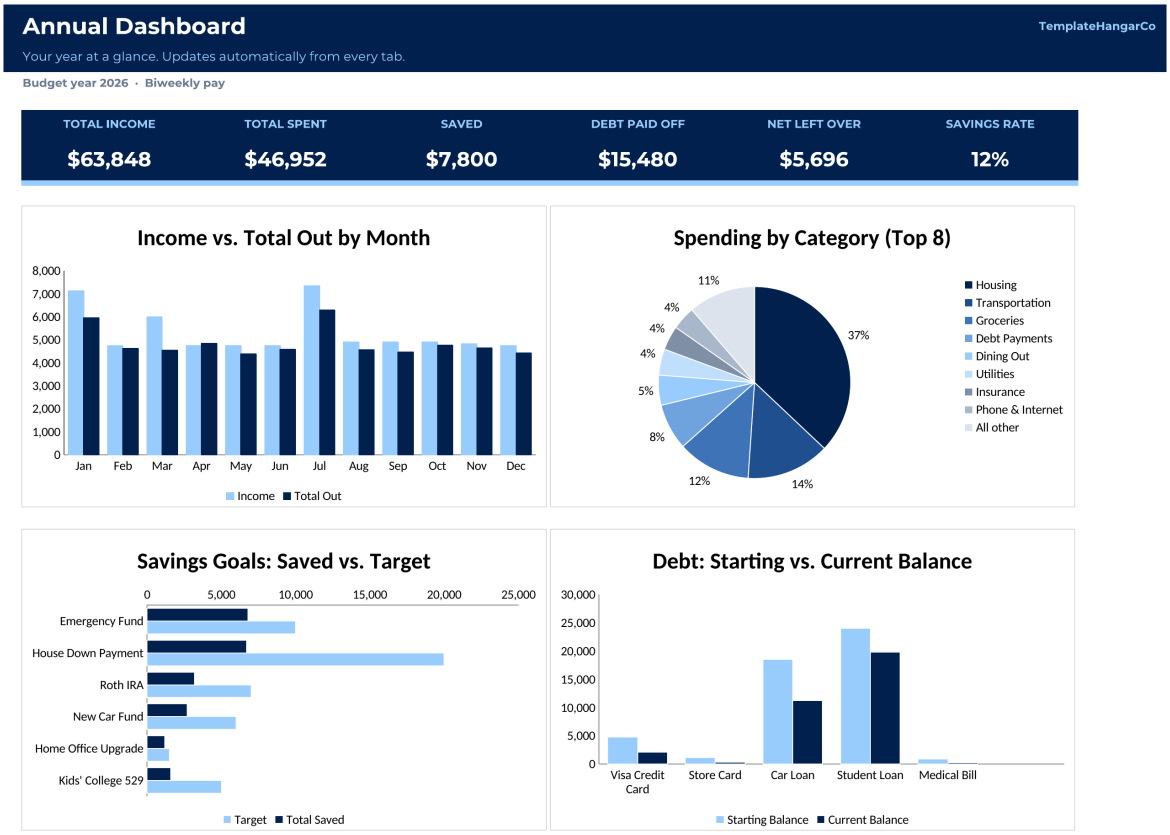
Welcome aboard!

Thank you for your purchase. This planner gives every paycheck a job: assign your bills to the paycheck that pays them, set money aside for savings and sinking funds, attack debt, and see exactly what's left to spend. It works in **Microsoft Excel** and **Google Sheets**, and every total and chart updates automatically.



Spending = bills + variable spending. Saved = savings & sinking fund contributions from the Paychecks tab.

The Annual Dashboard, shown with the included sample data.

What's included

File	What it's for
PaycheckBudgetPlanner.xlsx	The blank planner, ready for your numbers.
PaycheckBudgetPlanner_StartHereGuide.pdf	This guide.

Color guide: light blue cells are for typing. Grey cells are formulas; they're locked so nothing gets overwritten by accident. Red means over budget or negative, and green means on track.

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The 10 tabs

Tab	What it does
Start Here	Instructions, color guide, and tips inside the workbook.
Settings	Pay frequency, first pay date, budget year, currency symbol, take-home pay, and budget categories.
Paychecks	Every pay period of the year. Bills auto-assign to each paycheck; see what's left to spend.
Bills	Monthly bills with due day, amount, category, autopay, and which paycheck of the month pays it.
Expenses	Day-to-day spending tracker with category drop-downs (500 rows).
Sinking Funds	Save ahead for irregular costs; shows the amount needed per month and per paycheck.
Savings Goals	Long-term goals with monthly contributions and progress bars.
Debt Payoff	Snowball or avalanche payoff order, progress, and estimated payoff dates.
Monthly Summary	Budget vs. actual by category for any month (red = over, green = on track) plus a 12-month overview.
Annual Dashboard	Year-at-a-glance totals and charts.

Quick start (about 10 minutes)

1	**Settings:** pick your pay frequency (weekly, biweekly, semi-monthly or monthly), enter your first pay date of the year, the budget year, and your typical take-home pay.
2	**Settings:** review the category list (rename or add your own) and enter a monthly budget for each.
3	**Bills:** list each monthly bill once: due day, amount, category, autopay, and which paycheck of the month pays it (1 = first paycheck).
4	**Paychecks:** pay dates fill in automatically. Enter actual take-home pay, any extra income, savings and extra debt payments.
5	**Expenses:** log everyday spending with the date, category and amount.
6	**Sinking Funds, Savings Goals, Debt Payoff:** add your targets and balances.
7	**Monthly Summary & Annual Dashboard:** pick a month, compare budget vs. actual, and watch your charts grow.

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Using it in Microsoft Excel

1	Download the file from Etsy and save it to your computer (or OneDrive).
2	Double-click **PaycheckBudgetPlanner.xlsx** to open it. If you see a yellow bar, click **Enable Editing**.
3	Start on the **Start Here** tab, then fill in **Settings**. Use Excel 2016 or newer, or Microsoft 365 (Windows or Mac).

Using it in Google Sheets (free)

1	Go to **drive.google.com** and sign in with your Google account.
2	Click **New > File upload** and choose PaycheckBudgetPlanner.xlsx.
3	Right-click the uploaded file and choose **Open with > Google Sheets**.
4	For the best experience, click **File > Save as Google Sheets** and use that copy. (Already in a sheet? You can also use **File > Import > Upload**.)

Helpful tips

Want to customize?	Formula tabs are protected without a password. In Excel use **Review > Unprotect Sheet**; in Google Sheets use **Data > Protect sheets and ranges**.
New year?	Save a copy, update the budget year and first pay date in Settings, and clear the light blue cells.
Extra paycheck months	With weekly or biweekly pay, some months have a 3rd (or 5th) paycheck. Bills go to the paychecks you choose, so extra paychecks are free for savings or debt.
Debt payoff	Pay minimums on everything and put the extra payment on debt #1. When it hits 0, the order updates.

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