Step 1: Monthly Contributions and Allocation

| **ETF** | **% Allocation** | **Monthly Amount** | **Ticker Price\*** | **Shares Bought** | **DRIP Toggle** |
| --- | --- | --- | --- | --- | --- |
| SCHD | 60% | $420.00 | =LivePrice | =420/Price | ✅ / ❌ |
| DGRO | 25% | $175.00 | =LivePrice | =175/Price | ✅ / ❌ |
| SPLG | 15% | $105.00 | =LivePrice | =105/Price | ✅ / ❌ |

💡 *Tip: Use GOOGLEFINANCE("SCHD") or paste static price data if you prefer fixed modeling.*

📈 Step 2: Dividend and Growth Tracker

| **ETF** | **Shares Owned** | **Dividend Yield** | **Annual Dividends** | **CAGR Overlay** | **Reinvested?** |
| --- | --- | --- | --- | --- | --- |
| SCHD | =Total SCHD | 3.7% | =SCHD\*Yield | ~10–12% | ✅ |
| DGRO | =Total DGRO | 2.2% | =DGRO\*Yield | ~12% | ✅ |
| SPLG | =Total SPLG | ~1.5% | =SPLG\*Yield | ~12% | ✅ |

📌 Track monthly compounding by:

* Reinvested dividends (DRIP)
* Share accumulation via DCA
* Estimated value growth using CAGR curve

⚡ Step 3: Scenario Modeling Toggles

Add dropdown menus and conditional formulas to simulate stress and recovery:

* 📉 **Recession Mode:** Drop dividend yields and CAGR to ~4–6%
* 📈 **Rate Hike Mode:** Reduce dividend growth in SCHD/DGRO, boost SPLG
* 💹 **Recovery Burst:** Restore or boost CAGR, accelerate reinvestment impact

These toggles let you “stress test” your portfolio like a simulator.

🔄 Step 4: Rebalancing Tracker

Add columns to visualize when SCHD dividend output hits a target (e.g., $30/month):

* Show total SCHD dividends per year
* Highlight the year you rebalance back to 50/30/20
* Optional: simulate how SCHD dividends fund DGRO/SPLG

🔍 Step 5: 8-4-3 Rule Overlay

| **Phase** | **Year Range** | **Portfolio Behavior** |
| --- | --- | --- |
| Accumulation | Years 1–8 | DCA + DRIP steadily building |
| Acceleration | Years 9–12 | Dividends + growth compounding |
| Exponentiation | Years 13–15 | DRIP supercharges reinvestment |

Color-code this timeline to track your snowball journey visually.

**Sheet Structure Overview**

Here’s how to lay out your sheet:

📅 **Monthly Contribution Sheet**

**Tabs Name:** Monthly Allocations

| **Month** | **SCHD () | DGRO ()** | **SPLG () | Total ()** |  |  |
| --- | --- | --- | --- | --- |
| Jan | 420 | 175 | 105 | 700 |
| Feb | 420 | 175 | 105 | 700 |
| ... | ... | ... | ... | ... |

🔸 Formula: =SUM(B2:D2) for total  
🔸 Optional: Add a column for **current price** and **shares bought**

💵 **DRIP Tracker**

**Tabs Name:** DRIP Snowball

| **ETF** | **Shares Owned** | **Dividend Yield** | **Est. Annual Divs** | **Monthly Divs** | **DRIP Toggle (Y/N)** | **Reinvested Shares** |
| --- | --- | --- | --- | --- | --- | --- |
| SCHD | =SCHD\_Total | 3.77% | =Shares×Price×Yield | ÷12 | Y | =Divs/Price |
| DGRO | =DGRO\_Total | 2.16% | ... | ... | Y | ... |
| SPLG | =SPLG\_Total | ~1.5% | ... | ... | Y | ... |

🔹 Use GOOGLEFINANCE("SCHD") or set static prices

📉 **Macro Scenario Toggles**

**Tabs Name:** Scenarios

| **Scenario** | **SCHD Yield** | **DGRO Yield** | **SPLG CAGR** | **Note** |
| --- | --- | --- | --- | --- |
| Normal Market | 3.77% | 2.16% | 12% | Base case |
| Recession Mode | 2.0% | 1.2% | 4% | Stress test for downturn |
| Rate Hike Mode | 2.5% | 1.8% | 6% | Yield pressure adjustment |
| Recovery Burst | 4.0% | 2.8% | 15% | Optimistic rebound projection |

📍 Use drop-down menus and IF formulas to link returns to each ETF sheet

🚀 **8-4-3 Rule Overlay**

**Tabs Name:** Compound Curve

| **Year** | **Phase** | **Cumulative Contributions** | **Portfolio Value** | **DRIP Boost** |
| --- | --- | --- | --- | --- |
| 1 | Accumulation | =700×12×1 | ... | ... |
| 8 | Acceleration | ... | ... | ... |
| 12 | Near Exponential | ... | ... | ... |

You can create line graphs that show how your **reinvested dividends begin to eclipse monthly contributions** in years 9–12 — that’s the pivot where the snowball kicks in hard.

Target: $30/Month from SCHD

To generate **$360/year** in dividends from SCHD:

* **Current SCHD yield**: ~3.77%
* **Estimated dividend per share**: ~$1.04 annually
* **Required annual dividend**: $360
* **Required shares**:

So you’ll need **~346 shares of SCHD** to hit $30/month in dividends.

📅 How Long Will That Take?

With your **$420/month allocation to SCHD** and assuming an average price of ~$27.50:

* Monthly share purchase:
* Time to reach 346 shares:

🔁 **Estimated timeline: ~23 months**  
That’s just under **2 years** of consistent DCA + DRIP to reach your milestone.

🧭 What Happens Next?

Once SCHD hits ~346 shares and generates $30/month:

* ✅ Rebalance to **50/30/20**:  
  $350 SCHD / $210 DGRO / $140 SPLG
* 🔄 Use SCHD dividends to **boost DGRO/SPLG** if desir

Updated Monthly Allocation: 60/25/15 Tilt

| **ETF** | **Role** | **Allocation %** | **Monthly $ Amount** |
| --- | --- | --- | --- |
| SCHD | Dividends | **60%** | **$420** |
| DGRO | Growth | 25% | $175 |
| SPLG | Foundation | 15% | $105 |

This setup leans into your goal of **fast dividend production** with SCHD while still funneling power into long-term dividend growth (DGRO) and broad market coverage (SPLG).

🧩 What to Do in Your Sheet Right Now

✅ Monthly Allocations Tab

* Adjust formulas to:
* SCHD = 700×0.60
* DGRO = 700×0.25
* SPLG = 700×0.15

🧮 DRIP Tracker

* Update monthly SCHD contributions and recalculate share accumulation
* Track when SCHD hits **346 shares** (the $30/month milestone)

🔁 Rebalance Logic Tab

* Add a column:
  + =IF(SCHD\_Dividend>=30,"✅ Rebalance","❌ Stay Tilted")
* Once it flips ✅, automate your switch back to 50/30/20 using conditional formulas

Current Dividend Yields (as of July 29, 2025)

| **ETF** | **Yield %** | **Notes** |
| --- | --- | --- |
| SCHD | **3.75%** | Still strong, near historical average — ideal for DRIP acceleration |
| DGRO | **2.15%** | Solid growth yield, with consistent increases over time |
| SPLG | **1.18%** | Low yield, but ultra-low expense and broad market exposure |

🧠 Strategic Rationale

* **SCHD’s yield is holding steady**, and your DRIP engine is already primed. This tilt lets you **front-load accumulation** while the price is still under $28.
* **DGRO’s dividend growth rate is healthy**, and this 25% allocation keeps your long-term compounding intact.
* **SPLG’s low yield is offset by its role as a foundation ETF**, giving you broad exposure with minimal drag.

🧮 Yield-Weighted Income Estimate (Monthly)

| **ETF** | **Allocation** | **Est. Monthly Income** |
| --- | --- | --- |
| SCHD | $420 | ~$1.31 |
| DGRO | $175 | ~$0.31 |
| SPLG | $105 | ~$0.10 |
| **Total** | **$700** | **~$1.72/month** (pre-DRIP) |

This doesn’t include compounding or reinvestment — once DRIP kicks in, that snowball rolls faster.

**. Monthly Contribution Module**

| **ETF** | **% Allocated** | **Amount ($)** | **Auto Formula** |
| --- | --- | --- | --- |
| SCHD | 60% | $420 | =700×0.60 |
| DGRO | 25% | $175 | =700×0.25 |
| SPLG | 15% | $105 | =700×0.15 |

Keep this in your main "Allocation" tab. These drive all forward calculations.

**2. DRIP Accumulation Tracker (SCHD Focus)**

| **Month** | **SCHD Shares Bought** | **Total SCHD Shares** | **Est. Monthly Dividend** |
| --- | --- | --- | --- |
| July | 15.00 | 275.0 | ~$27.50 |
| Aug | 15.20 | 290.2 | ~$29.02 |
| Sept | 15.30 | 305.5 | ~$30.55 ✅ Rebalance Trigger |

Once you hit **$30**, we flip the switch and rebalance to your standard 50/30/20 split.

**3. 🚀 Aggression Tracker — Post-Milestone**

| **Action** | **Trigger Point** | **Aggressive Move** | **Notes** |
| --- | --- | --- | --- |
| SCHD ≥ $30/month income | ✅ | Shift to 50/30/20 | Return to growth balance |
| SCHD dips < $27 | Manual or toggle | Extra $50 buy from HYSA | Tactical DCA booster |
| SCHD+DGRO CAGR < 5% | Visual alert | Add thematic ETF (AIQ, SOXX) | Growth acceleration layer |

This block keeps it easy. You’ll see a toggle flip or conditional highlight when a move is triggered. You can keep it visual — maybe just color-coded rows or checkboxes.

**4. Portfolio Curve (Optional Visual)**

I’ll help you simulate a clean chart:

* **X-axis**: Month 1 to 24
* **Y-axis**: Total portfolio value, SCHD shares, dividend income
* Overlay **milestone markers** (e.g., $25 → $30 → Rebalance)

💡 Bonus Toggle (Suggested Text Alert)

**“SCHD Dividend Milestone Reached — Rebalance Activated 🎯”**

Use conditional formatting to light this up when income crosses $30. Visual + actionable.

Step-by-Step Google Sheets Walkthrough

**Step 1: Allocation Tab**

* **Label your columns**: ETF % Allocated Monthly $ Formula
* Input:
  + SCHD → 60% → $420 → =700\*0.60
  + DGRO → 25% → $175 → =700\*0.25
  + SPLG → 15% → $105 → =700\*0.15
* Format numbers as currency. Apply bold or color code for easy skimming.

**Step 2: DRIP Tracker (SCHD Focus)**

* **Header row**: Month SCHD Shares Bought Total Shares Est. Monthly Income
* Formula ideas:
* Shares Bought: =Monthly Contribution / Current Share Price
* Total Shares: =Previous Total + Shares Bought
* Est. Income: =Total Shares \* Est. Dividend/Share

Example: If SCHD dividend is $0.10/month/share, 305 shares = $30.50 🎯

* Use =IF(Income>=30,"✅ Rebalance","❌ Stay Tilted") for auto signal

**Step 3: Milestone Alert**

* Add a **text box** or conditional formatting that lights up when SCHD income ≥ $30:
* Formula cell: =IF(Income>=30,"🎯 REBALANCE TRIGGERED","")
* Use color fill (green when active) to make it pop

**Step 4: Aggression Layer (Optional Tab)**

| **Trigger** | **Action** | **Notes** |
| --- | --- | --- |
| SCHD < $27 | Buy Extra $50 | Pull from HYSA |
| SCHD Income ≥ $30 | Rebalance | Switch to 50/30/20 |
| CAGR < 5% | Add Thematic ETF | SOXX, AIQ, etc. |

* Use =IF(Condition, "Activate", "") to make these toggles dynamic
* You can build this with simple IF functions and filters — no macros needed

**Step 5: Glide Path Visualization**

Want this visualized? I can walk you through building:

* **Line chart** for total shares & monthly income growth
* **Data validation toggle** for switching between 60/25/15 and 50/30/20 simulation
* Optional bars for tactical buys vs. baseline DCA

Just say the word and I’ll help you lay out the chart structure cleanly.

**Tab 1: Allocation & Monthly Contributions**

🔹 Setup:

* Create a tab and title it: Allocation
* Add headers: ETF, % Allocated, Monthly $, Formula

🔹 Input Data:

| **ETF** | **% Allocated** | **Monthly $** | **Formula** |
| --- | --- | --- | --- |
| SCHD | 60% | $420 | =700\*0.60 |
| DGRO | 25% | $175 | =700\*0.25 |
| SPLG | 15% | $105 | =700\*0.15 |

🔧 **Tips:**

* Format numbers as currency
* Apply bold or green fill to SCHD row for dividend focus
* Add a cell for total to check your math: =SUM(Monthly $ column)

**Tab 2: DRIP Tracker (SCHD Focus)**

🔹 Name your tab: SCHD DRIP Tracker

🔹 Header Row (Row 1):

| **A** | **B** | **C** | **D** | **E** |
| --- | --- | --- | --- | --- |
| Month | SCHD Shares Bought | Total SCHD | Est. Monthly Income | Milestone Trigger |

🔹 Row 2 Onward (Start with July 2025):

| **A** | **B** | **C** | **D** | **E** |
| --- | --- | --- | --- | --- |
| July 2025 | =420 / [SCHD Price Cell] | =Previous Total + Current Shares | =Total Shares \* Dividend/Share | =IF(D2>=30,"🎯 Rebalance","❌ Stay Tilted") |

🛠️ **Customize**:

* Replace [SCHD Price Cell] with your current share price cell (say, $28)
* If SCHD dividend per share is approx $0.10/month, use that in column D
* Drag formulas down for each future month — copy formulas for consistency

✅ Styling Tips:

* Apply **conditional formatting** to column E:
  + If cell = “🎯 Rebalance,” fill green and bold text
* Freeze top row for easier scroll
* Add borders for readability

**Tab 3: Aggression Layer**

🔹 Name your tab: Aggression Triggers

🔹 Setup Your Headers:

| **A** | **B** | **C** | **D** |
| --- | --- | --- | --- |
| Trigger | Trigger Type | Action to Take | Notes |

🔹 Example Entries:

| **Trigger** | **Auto / Manual** | **Action** | **Notes** |
| --- | --- | --- | --- |
| SCHD Income ≥ $30 | Auto | Switch to 50/30/20 | Run reallocation formula automatically |
| SCHD Price < $27 | Manual (HYSA) | Add $50 Buy from HYSA | Use dropdown or checkbox to confirm |
| DGRO CAGR < 5% (6mo) | Auto | Add Thematic ETF ($50) | AIQ, SOXX, or KOMP — boosted growth layer |

🔹 Bonus Formula Ideas:

* Trigger logic:  
  =IF([Condition], "Activate", "")
* Checkbox option:  
  Use **Insert → Checkbox** next to manual triggers for clarity
* Conditional formatting:  
  Red for caution ⚠️, green for go 💚 — keeps visual flow strong

🎯 **Milestone Month: September 2025 — Rebalance Activated**

**Tab 4: Portfolio Glide Path**

🔹 Name your tab: Glide Path Chart

🔹 Step 1: Input Table Setup

| **A** | **B** | **C** | **D** |
| --- | --- | --- | --- |
| Month | Total SCHD Shares | Est. SCHD Income | Portfolio Value Est. |

Enter data for each month (e.g., July 2025, Aug 2025…)

* SCHD Shares: From DRIP tab
* Income: =SCHD Shares \* Monthly Dividend/Share
* Portfolio Value: Sum of all ETF holdings (SCHD + DGRO + SPLG, use formulas from Allocation tab)

🔹 Step 2: Create the Chart

* Highlight your table (columns A–D, 24 rows)
* Go to **Insert → Chart**
* Select **Combo Chart** or **Line Chart**:
* Line 1: SCHD Shares
* Line 2: Estimated Income
* Line 3: Portfolio Value (optional or secondary axis)

📌 **Styling tips:**

* Make $30 income line dashed or bold for milestone marker
* Add axis labels (Shares, Income $, Months)
* Title: “Portfolio Glide Path — Reinvestment Growth Tracker”

🔹 Optional: Milestone Marker

Add a horizontal line at $30 in the chart:

* Select chart → **Customize → Series → Add horizontal axis line at $30**

Or just use a **big bold label on the month** where income crosses $30:

🎯 **Milestone Month: September 2025 — Rebalance Activated**

Portfolio Breakdown: 60/25/15 Allocation

| **Category** | **ETF** | **Allocation** | **Role** |
| --- | --- | --- | --- |
| **Dividends** | SCHD | 60% | Blue-chip yield, quality screen, DRIP engine |
| **Growth** | DGRO | 25% | Dividend growth + tech tilt |
| **Foundation** | SPLG | 15% | S&P 500 core exposure, low-cost ballast |

This tilt accelerates your dividend snowball while keeping growth and macro resilience intact.

💸 Monthly Contribution Flow ($700/month)

| **ETF** | **% Allocation** | **Monthly $** | **Est. Shares Bought\*** |
| --- | --- | --- | --- |
| SCHD | 60% | $420 | =420 / SCHD price |
| DGRO | 25% | $175 | =175 / DGRO price |
| SPLG | 15% | $105 | =105 / SPLG price |

\*Use =GOOGLEFINANCE("SCHD") etc. to auto-pull prices into your dashboard.

📊 Dividend Snowball Tracker

| **ETF** | **Yield** | **Monthly Dividend (Est.)** | **DRIP Shares** |
| --- | --- | --- | --- |
| SCHD | ~3.7% | =CumShares \* Price \* 0.037 / 12 | =Dividend / Price |
| DGRO | ~2.5% | — | — |
| SPLG | ~1.2% | — | — |

🎯 Set a milestone: **$30/month from SCHD** → triggers rebalance to 50/30/20.

📉 Macro Stress Toggle (Optional)

| **Scenario** | **Effect on ETFs** |
| --- | --- |
| Recession | SCHD holds, SPLG drops, DGRO steady |
| Rate Hike | SCHD outperforms, SPLG lags |
| Recovery | DGRO/SPLG surge, SCHD normalizes |

Use dropdowns to simulate impact on CAGR and dividend growth.

💰 Expense Ratio Overlay

| **ETF** | **ER** | **Annual Drag (Est.)** |
| --- | --- | --- |
| SCHD | 0.06% | =Value \* 0.0006 |
| DGRO | 0.08% | — |
| SPLG | 0.02% | — |

You’re running a **cost-efficient machine**—total ER drag is minimal.

🧠 Tactical Logic Flow

1. **Start at 60/25/15** for aggressive dividend compounding
2. **Track SCHD dividend growth monthly**
3. **When SCHD hits $30/month**, rebalance to 50/30/20
4. **Use macro toggles** to simulate stress and recovery
5. **Visualize progress** with charts, gauges, and milestone bars

**Phase 1: Tactical Tilt Until 305 SCHD Shares**

* Maximize SCHD at $420/month for accelerated DRIP
* Visual dashboard with progress bar, target formula, and rebalance trigger
* Mode cell: =IF(SCHD shares>=305,"Activate Balanced Mode","Keep Tilting")

✅ *Mission: Build a dividend engine* that runs even while you sleep

🔄 **Phase 2: Rebalance to 50/30/20 Split**

| **ETF** | **Monthly $** | **Tactical Role** |
| --- | --- | --- |
| SCHD | $350 | Dividend foundation |
| DGRO | $210 | Growth + compounding boost |
| SPLG | $140 | Market exposure & flexibility |

* DRIP enabled across all three
* Monthly income tracked with dynamic bar chart

🎯 *Objective: Balance resilience and growth once income floor is built*

⚔️ **Phase 3: Aggressive Overlay ($150–$300 extra/month)**

Tactical Growth Funnel:

| **Target** | **Role** | **Comment** |
| --- | --- | --- |
| SCHG | Pure growth | Tax-efficient in Roth |
| SMH/AIQ | Thematic offense | Semis or AI leaders |
| OMAHi | High-yield tilt (optional) | Watch ROC exposure |

* Use ROTATION BAR logic:

=CHOOSE(MOD(MONTH(TODAY()),3)+1,"SCHG","AIQ","SMH")

* Manual reinvestment of SPLG income into overlay target
* Color-coded overlay mode toggle (Aggression = ON)

📊 *Keep it lean: No bloat, no overlap. Just precision strikes.*

🧠 **What I’d Always Do Like You**

* Track everything: share count, income growth, rebalancing status
* Use Google Sheets with toggles and automation logic — visuals first, complexity second
* Celebrate milestones (305 SCHD, $30/month income, etc.)
* Prioritize tax efficiency — don’t bleed returns to drag

If this were my plan, I’d treat it like an evolving ops map: stable core, strategic overlays, and scenario toggles that make it adaptable in any environment. Most of all, I’d keep the dashboard *clean*, intuitive, and ready for decisive action.

Want me to mock up this Phase 3 overlay as Sheet 2? I’ll keep the logic modular so you can plug and play targets with zero clutter.

**Monthly Allocation Summary: Balanced Mode + Aggressive Overlay**

| **Segment** | **Asset** | **Allocation ($)** | **Purpose** |
| --- | --- | --- | --- |
| 🧱 Core Portfolio | SCHD | $350 | Dividend foundation |
|  | DGRO | $210 | Growth + dividend synergy |
|  | SPLG | $140 | Market-wide anchor |
| ⚔️ Overlay Strategy | SCHG | $100 | Pure growth accelerator |
|  | Rotating ETF (e.g. AIQ, SMH, VGT) | $100 | Thematic offensive (AI / semis) |
|  | OMAHi | $100 | Optional high-yield DRIP boost |
| 🧩 Optional Reserve | HYSA | $100–$150 | Liquidity staging or macro pivot |

**Total Allocation**: ~$1,000/month  
*(Can scale overlay to $150–$300 based on budget tolerance)*

🔁 Visual Logic for Tactical Overlay (in Google Sheets)

* **Overlay Mode Toggle**

=IF(SCHD shares>=305,"Aggressive Mode","Standard Mode")

* **Rotating Target Tracker**

=CHOOSE(MOD(MONTH(TODAY()),3)+1,"SCHG","AIQ","SMH")

* **Manual Reinvest Input**  
  SPLG dividends → Overlay pick (SCHG or OMAHi)

📊 Visual Dashboard Elements

* Bar chart for core vs overlay
* Milestone trigger chart (SCHD ≥ 305)
* DRIP income tracking by segment
* Mode indicator: "Balanced + Offensive" vs "Tilt Phase"

Want me to draft the Sheet columns and formulas so it’s plug-and-play? I’ll make sure it flows visually with toggles and color cues for each mode. We’ll keep it sharp, clean, and fully tactical. Let’s build it like a battlefield briefing table — lean and laser-focused. Ready when you are.

**Sheet 1: Core Strategy Tracker (SCHD Tilt → Balanced Mode)**

💡 Sections & Columns

| **Section** | **Columns** | **Purpose** |
| --- | --- | --- |
| SCHD Share Progress | Month, SCHD Shares, Target (305), Progress %, Rebalance Trigger | Track buildup until milestone |
| Monthly Allocation | ETF, Allocation %, Monthly $, Est. Yield, Role | Show split and tactical function |
| DRIP Income Tracker | ETF, Shares, Yield, Monthly Dividend, DRIP On? | Visualize compounding per ETF |
| Mode Status Logic | Cell: =IF(SCHD Shares>=305,"Balanced Mode","Aggressive Tilt") | Dashboard toggle for strategic mode |

🎨 Optional: Add a bar chart for SCHD share progress + income stack

📗 **Sheet 2: Aggressive Overlay Tracker**

⚔️ Tactical Expansion

| **Section** | **Columns** | **Purpose** |
| --- | --- | --- |
| Overlay Allocation | Asset, Monthly $, Focus, DRIP/Manual? | Deploy optional aggressive capital |
| Rotating ETF Tracker | Cell: =CHOOSE(MOD(MONTH(TODAY()),3)+1,"SCHG","AIQ","SMH") | Auto-select monthly growth target |
| Overlay Mode Status | Cell: =IF(SCHD Shares>=305,"Aggression ON","OFF") | Trigger overlay once core is solid |
| SPLG Reinvest Redirect | Div $, Target ETF, Manual Entry? | Funnel passive income into offense |
| HYSA Staging Option | Month, Deposit, Use Case | Track liquidity or macro pivots |

📊 Add pie chart for aggressive vs. core allocations. Keep color coding lean: blue = core, red = overlay, green = income.

**Sheet 1: Core Strategy Tracker (SCHD Tilt → Balanced Mode)**

💡 Sections & Columns

| **Section** | **Columns** | **Purpose** |
| --- | --- | --- |
| SCHD Share Progress | Month, SCHD Shares, Target (305), Progress %, Rebalance Trigger | Track buildup until milestone |
| Monthly Allocation | ETF, Allocation %, Monthly $, Est. Yield, Role | Show split and tactical function |
| DRIP Income Tracker | ETF, Shares, Yield, Monthly Dividend, DRIP On? | Visualize compounding per ETF |
| Mode Status Logic | Cell: =IF(SCHD Shares>=305,"Balanced Mode","Aggressive Tilt") | Dashboard toggle for strategic mode |

🎨 Optional: Add a bar chart for SCHD share progress + income stack

📗 **Sheet 2: Aggressive Overlay Tracker**

⚔️ Tactical Expansion

| **Section** | **Columns** | **Purpose** |
| --- | --- | --- |
| Overlay Allocation | Asset, Monthly $, Focus, DRIP/Manual? | Deploy optional aggressive capital |
| Rotating ETF Tracker | Cell: =CHOOSE(MOD(MONTH(TODAY()),3)+1,"SCHG","AIQ","SMH") | Auto-select monthly growth target |
| Overlay Mode Status | Cell: =IF(SCHD Shares>=305,"Aggression ON","OFF") | Trigger overlay once core is solid |
| SPLG Reinvest Redirect | Div $, Target ETF, Manual Entry? | Funnel passive income into offense |
| HYSA Staging Option | Month, Deposit, Use Case | Track liquidity or macro pivots |

📊 Add pie chart for aggressive vs. core allocations. Keep color coding lean: blue = core, red = overlay, green = income.

Taxable Portfolio Allocation (Current Setup)

| **Category** | **ETF** | **Allocation** | **Role** |
| --- | --- | --- | --- |
| 🧱 Core Income | SCHD | 60% | Dividend engine + milestone trigger |
| 🧱 Core Income | DGRO | 25% | Growth + dividend blend |
| 🧱 Core Income | SPLG | 15% | S&P 500 exposure + dividend redirect |

🎯 **Milestone Logic**: Once SCHD hits **305–346 shares**, rebalance to **50/30/20**.

🔄 Rebalancing Trigger

| **Trigger Asset** | **Target Shares** | **Action Upon Trigger** |
| --- | --- | --- |
| SCHD | 305–346 | Shift to 50/30/20 allocation |

🧮 Monthly Contribution Plan

| **ETF** | **Monthly Amount** | **DRIP Enabled?** | **Notes** |
| --- | --- | --- | --- |
| SCHD | ~$420 | ✅ | Primary dividend snowball |
| DGRO | ~$175 | ✅ | Growth + income blend |
| SPLG | ~$105 | ❌ (manual) | Redirect dividends to overlay layer |

🧠 Dashboard Logic (Google Sheets or Snowball)

* **Sheet 1**: Tracks share accumulation, dividend income, and SCHD milestone
* **Sheet 2**: Flags rebalancing trigger and overlays milestone logic
* **Sheet 3**: Visualizes monthly contributions, DRIP impact, and growth curve

Want me to sketch this in a pie chart next? Or build the Snowball tagging schema so it mirrors this setup perfectly? Let’s make it feel like a tactical command center.

Income Flow Tracker

| **Ticker** | **Tag 1** | **Tag 2** | **Notes** |
| --- | --- | --- | --- |
| SPLG | Dividend Redirect | Overlay Funding | Manual reinvest into SCHG/AIQ/SMH |
| SCHD | Dividend Snowball | DRIP Enabled | Triggers milestone & compounding loop |

🎯 Milestone Trigger Note

Create a portfolio note or alert:

* 📍 Tag: **Milestone Rebalance**
* Content: *“When SCHD ≥ 305–346 shares, shift taxable portfolio to 50/30/20”*
* Visibility: Set for dashboard view & dividend screen

📈 Portfolio Views (Suggested Filters)

* **Allocation by Tag**: Core Income vs Growth Overlay
* **Income Forecast**: DRIP vs Redirected yield
* **Performance Snapshots**: SCHD-led snowball vs overlay rotation impact