

## Settings

### General

Starting Year:

2023

*Set the starting year (yyyy) once at the beginning and do not change it again.*

### Budget Tracking & Dashboard

#### Late Monthly Income

Shift late income:

Active

*Active this option to treat late income received on or after a certain day of the month as income for the next month. This is specially recommended in case you receive your monthly paycheck towards the end of the month and prefer to consider this income as the disposable income for the next month.*

Starting on day x in month:

20

#### KPI Calculation in Dashboard

Savings Rate as % of Income:

% allocated to Savings

*Choose how you want the Savings Rate (SR) to be calculated in the dashboard KPI tiles:*

*1) Active Option (% allocated to Savings):*

*$SR = \text{Savings} / \text{Income}$*

*2) Passive Option (% not allocated to Expenses):*

*$SR = (\text{Income} - \text{Expenses})$*



## Budget Tracking

Date of Today

15-Mar-23

Date of Last Record

15-Mar-23 (0 days ago)

N° of Tracked Records

59 (58 this year)

Total Tracking Balance

2,620 of tracked income left to be allocated

Date	Type	Category	Amount	Details	Balance	Effective Date
25-Dec-22	Income	Employment (Net)	3,500		3,500	→ 1-Jan-23
2-Jan-23	Expenses	Housing	1,200		2,300	2-Jan-23
3-Jan-23	Expenses	Clothing	150		2,150	3-Jan-23
4-Jan-23	Savings	Emergency Fund	1,000		1,150	4-Jan-23
5-Jan-23	Expenses	Utilities	300		850	5-Jan-23
7-Jan-23	Expenses	Groceries	120		730	7-Jan-23
9-Jan-23	Expenses	Transportation	80		650	9-Jan-23
10-Jan-23	Expenses	Fun & Vacation	120		680	10-Jan-23
10-Jan-23	Income	Dividends	150		680	10-Jan-23
12-Jan-23	Expenses	Media	50		630	12-Jan-23
13-Jan-23	Expenses	Body Care & Medicine	70		560	13-Jan-23
14-Jan-23	Expenses	Groceries	80		480	14-Jan-23
15-Jan-23	Income	Side Hustle (Net)	1,200		1,680	15-Jan-23
17-Jan-23	Expenses	Fun & Vacation	100		1,580	17-Jan-23
18-Jan-23	Expenses	Clothing	70		1,510	18-Jan-23
19-Jan-23	Expenses	Body Care & Medicine	60		1,450	19-Jan-23
21-Jan-23	Expenses	Fun & Vacation	30		1,420	21-Jan-23
22-Jan-23	Expenses	Transportation	100		1,320	22-Jan-23
24-Jan-23	Expenses	Body Care & Medicine	40		1,280	24-Jan-23
25-Jan-23	Income	Employment (Net)	3,500		4,780	→ 1-Feb-23
26-Jan-23	Expenses	Groceries	120		4,660	26-Jan-23
28-Jan-23	Expenses	Fun & Vacation	110		4,550	28-Jan-23
31-Jan-23	Savings	Retirement Account	400		3,500	31-Jan-23
31-Jan-23	Savings	Stock Portfolio	250		3,500	31-Jan-23
31-Jan-23	Savings	Sinking Fund Rest	400		3,500	31-Jan-23
1-Feb-23	Expenses	Housing	1,200		2,300	1-Feb-23
2-Feb-23	Expenses	Utilities	300		2,000	2-Feb-23
5-Feb-23	Income	Side Hustle (Net)	500		2,500	5-Feb-23
7-Feb-23	Expenses	Groceries	200		2,300	7-Feb-23
8-Feb-23	Expenses	Transportation	100		2,200	8-Feb-23
9-Feb-23	Savings	Stock Portfolio	500		1,700	9-Feb-23
10-Feb-23	Expenses	Clothing	60		1,640	10-Feb-23
11-Feb-23	Expenses	Body Care & Medicine	70		1,570	11-Feb-23
13-Feb-23	Expenses	Fun & Vacation	140		1,430	13-Feb-23
14-Feb-23	Expenses	Groceries	80		1,350	14-Feb-23
15-Feb-23	Income	Dividends	50		1,400	15-Feb-23
16-Feb-23	Expenses	Media	70		1,330	16-Feb-23
17-Feb-23	Expenses	Transportation	150		1,180	17-Feb-23
18-Feb-23	Expenses	Fun & Vacation	60		1,120	18-Feb-23
20-Feb-23	Expenses	Body Care & Medicine	140		980	20-Feb-23
22-Feb-23	Expenses	Clothing	80		900	22-Feb-23
24-Feb-23	Expenses	Groceries	120		780	24-Feb-23
25-Feb-23	Expenses	Transportation	130		4,150	25-Feb-23
25-Feb-23	Income	Employment (Net)	3,500		4,150	→ 1-Mar-23
26-Feb-23	Expenses	Fun & Vacation	50		4,100	26-Feb-23
27-Feb-23	Expenses	Body Care & Medicine	60		4,040	27-Feb-23
28-Feb-23	Savings	Retirement Account	400		3,500	28-Feb-23
28-Feb-23	Savings	Emergency Fund	140		3,500	28-Feb-23
1-Mar-23	Expenses	Housing	1,200		2,300	1-Mar-23
2-Mar-23	Expenses	Utilities	300		2,000	2-Mar-23
3-Mar-23	Expenses	Groceries	60		1,940	3-Mar-23
4-Mar-23	Expenses	Body Care & Medicine	30		1,910	4-Mar-23
6-Mar-23	Expenses	Insurances	150		1,760	6-Mar-23
7-Mar-23	Expenses	Transportation	50		1,710	7-Mar-23
9-Mar-23	Expenses	Fun & Vacation	120		1,590	9-Mar-23
10-Mar-23	Income	Dividends	100		1,690	10-Mar-23
12-Mar-23	Expenses	Media	50		1,640	12-Mar-23
13-Mar-23	Expenses	Groceries	120		1,520	13-Mar-23
15-Mar-23	Income	Side Hustle (Net)	1,100		2,620	15-Mar-23

Budget Dashboard

Selected Year & Period

2023

Total Year

Period Compl.

20%

Period Tracking Balance

2,620 of tracked income left to be allocated

Period Savings Rate

You are saving 22.7% of your income

Select the year to view →

Year

2023

Select the period to view →

Period

Total Year

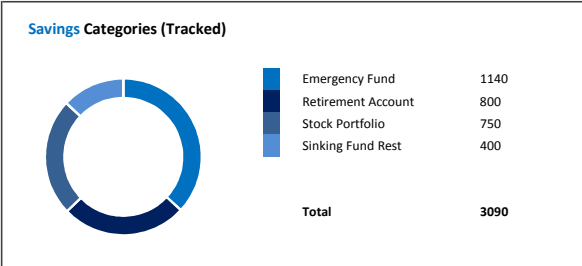
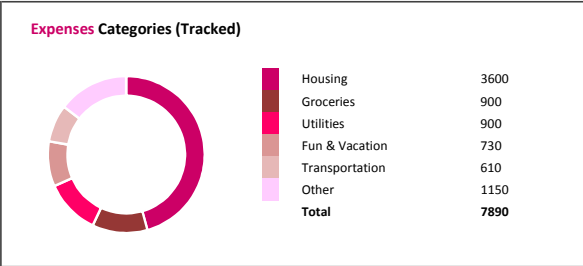
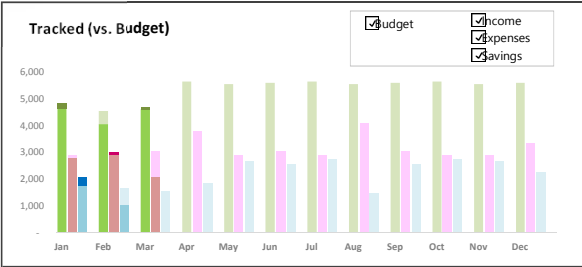
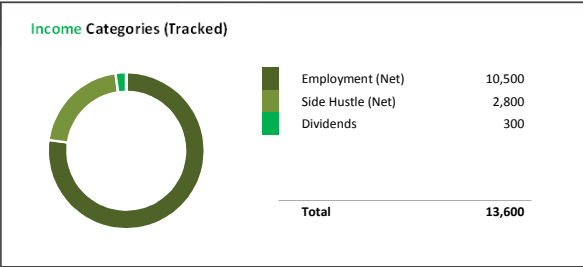
Breakdown - 2023 (Total Year)

Income	Tracked	Budget	% Compl.	Remaining	Excess
Employment (Net)	10,500	51,000	21%	40,500	-
Side Hustle (Net)	2,800	12,000	23%	9,200	-
Dividends	300	1,200	25%	900	-
Total	13,600	64,200	21%	50,600	-

Expenses	Tracked	Budget	% Compl.	Remaining	Excess
Housing	3,600	14,400	25%	10,800	-
Groceries	900	4,200	21%	3,300	-
Utilities	900	3,600	25%	2,700	-
Fun & Vacation	730	6,000	12%	5,270	-
Transportation	610	3,600	17%	2,990	-
Body Care & Medicine	470	2,400	20%	1,930	-
Clothing	360	2,400	15%	2,040	-
Media	170	600	28%	430	-
Insurances	150	600	25%	450	-
Total	7,890	37,800	21%	29,910	-

Savings	Tracked	Budget	% Compl.	Remaining	Excess
Emergency Fund	1,140	3,000	38%	1,860	-
Retirement Account	800	4,800	17%	4,000	-
Stock Portfolio	750	7,200	10%	6,450	-
Sinking Fund Rest	400	1,200	33%	800	-
Sinking Fund Down Payment	-	10,200	0%	10,200	-
Total	3,090	26,400	12%	23,310	-

Summary - 2023 (Total Year)



Calculations

Worksheet: Budget Tracking

Today:	15-Mar-23
Last Record:	15-Mar-23
Delta Last Record:	(0 days ago)
# Records:	59
# Records this year:	(58 this year)
Tracking Balance:	2,620
Balance Analysis Text:	of tracked income left to be allocated

Worksheet: Budget Dashboard

Selected Year:	2023
Selected Period:	Total Year
Selected Period (Display):	Total Year
Days in Period:	365
Days passed in Period:	74
Days passed in Period %:	20%
Period Tracking Balance:	2,620
Balance Analysis Text:	of tracked income left to be allocated
Period Savings Rate:	22.7%

Chart Calculations: Category Distribution Charts

Income	Category	Amount	Expenses	Category	Amount	Savings	Category	Amount
1	Employment (Net)	10,500	1	Housing	3,600	1	Emergency Fund	1,140
2	Side Hustle (Net)	2,800	2	Groceries	900	2	Retirement Account	800
3	Dividends	300	3	Utilities	900	3	Stock Portfolio	750
4			4	Fun & Vacation	730	4	Sinking Fund Rest	400
5			5	Transportation	610	5		
6			6	Other	1,150	6		
Total		13,600	Total		7,890	Total		3,090

Chart Calculations: Tracked (vs. Budget) Chart

Show Income:	TRUE
Show Expenses:	TRUE
Show Savings:	TRUE
Show Rem. Budget	TRUE

Month	Type	Month Num.	In Focus	Show Type	Show Rem. Budget	Tracked	Budget	Delta	Period in Focus			Period not in Focus		
									In Budget	Remaining	Excess	In Budget	Remaining	Excess
Jan	Income	1	1		1	4,850	4,650	-200	4,650	-	200	-	-	-
	Expenses	1	1	1	1	2,800	2,900	100	2,800	100	-	-	-	-
	Savings	1	1	1	1	2,050	1,750	-300	1,750	-	300	-	-	-
Feb	Income	2	1	1	1	4,050	4,550	500	4,050	500	-	-	-	-
	Expenses	2	1	1	1	3,010	2,900	-110	2,900	-	110	-	-	-
	Savings	2	1	1	1	1,040	1,650	610	1,040	610	-	-	-	-
Mar	Income	3	1	1	1	4,700	4,600	-100	4,600	-	100	-	-	-
	Expenses	3	1	1	1	2,080	3,050	970	2,080	970	-	-	-	-
	Savings	3	1	1	1	-	1,550	1,550	-	1,550	-	-	-	-
Apr	Income	4	1	1	1	-	5,650	5,650	-	5,650	-	-	-	-
	Expenses	4	1	1	1	3,800	-	3,800	-	3,800	-	-	-	-
	Savings	4	1	1	1	-	1,850	1,850	-	1,850	-	-	-	-
May	Income	5	1	1	1	-	5,550	5,550	-	5,550	-	-	-	-
	Expenses	5	1	1	1	-	2,900	2,900	-	2,900	-	-	-	-
	Savings	5	1	1	1	-	2,650	2,650	-	2,650	-	-	-	-
Jun	Income	6	1	1	1	-	5,600	5,600	-	5,600	-	-	-	-
	Expenses	6	1	1	1	-	3,050	3,050	-	3,050	-	-	-	-
	Savings	6	1	1	1	-	2,550	2,550	-	2,550	-	-	-	-
Jul	Income	7	1	1	1	-	5,650	5,650	-	5,650	-	-	-	-
	Expenses	7	1	1	1	-	2,900	2,900	-	2,900	-	-	-	-
	Savings	7	1	1	1	-	2,750	2,750	-	2,750	-	-	-	-
Aug	Income	8	1	1	1	-	5,550	5,550	-	5,550	-	-	-	-
	Expenses	8	1	1	1	-	4,100	4,100	-	4,100	-	-	-	-
	Savings	8	1	1	1	-	1,450	1,450	-	1,450	-	-	-	-
Sep	Income	9	1	1	1	-	5,600	5,600	-	5,600	-	-	-	-
	Expenses	9	1	1	1	-	3,050	3,050	-	3,050	-	-	-	-
	Savings	9	1	1	1	-	2,550	2,550	-	2,550	-	-	-	-
Oct	Income	10	1	1	1	-	5,650	5,650	-	5,650	-	-	-	-
	Expenses	10	1	1	1	-	2,900	2,900	-	2,900	-	-	-	-
	Savings	10	1	1	1	-	2,750	2,750	-	2,750	-	-	-	-
Nov	Income	11	1	1	1	-	5,550	5,550	-	5,550	-	-	-	-
	Expenses	11	1	1	1	-	2,900	2,900	-	2,900	-	-	-	-
	Savings	11	1	1	1	-	2,650	2,650	-	2,650	-	-	-	-
Dec	Income	12	1	1	1	-	5,600	5,600	-	5,600	-	-	-	-
	Expenses	12	1	1	1	-	3,350	3,350	-	3,350	-	-	-	-
	Savings	12	1	1	1	-	2,250	2,250	-	2,250	-	-	-	-

# Dropdown Data

Year Dropdown
Current Year
2023
2024
2025
2026
2027
2028
2029
2030
2031
2032

Period Dropdown
Total Year
Current Month
January
February
March
April
May
June
July
August
September
October
November
December